

1-1-2011

The Elder Economic Security Initiative™ : The Elder Economic Security Standard™ Index for Iowa

Gerontology Institute, University of Massachusetts Boston

Wider Opportunities for Women

Follow this and additional works at: http://scholarworks.umb.edu/gerontologyinstitute_pubs



Part of the [Elder Law Commons](#), [Family, Life Course, and Society Commons](#), [Public Policy Commons](#), and the [Social Welfare Commons](#)

Recommended Citation

Gerontology Institute, University of Massachusetts Boston and Wider Opportunities for Women, "The Elder Economic Security Initiative™: The Elder Economic Security Standard™ Index for Iowa" (2011). *Gerontology Institute Publications*. Paper 41.
http://scholarworks.umb.edu/gerontologyinstitute_pubs/41

This Research Report is brought to you for free and open access by the Gerontology Institute at ScholarWorks at UMass Boston. It has been accepted for inclusion in Gerontology Institute Publications by an authorized administrator of ScholarWorks at UMass Boston. For more information, please contact library.uasc@umb.edu.

The Elder Economic Security Initiative™: The Elder Economic Security Standard™ Index for Iowa



2011



Wider
Opportunities
for Women





The Gerontology Institute—University of Massachusetts Boston

The Gerontology Institute, John W. McCormack Graduate School of Policy and Global Studies, University of Massachusetts Boston addresses social and economic issues associated with population aging. The Institute conducts research, analyzes policy issues and engages in public education. It also encourages the participation of older people in aging services and policy development. In its work with local, state, national and international organizations, the Institute has five priorities: 1) productive aging, that is, opportunities for older people to play useful social roles; 2) health care for the elderly; 3) long-term care for the elderly; 4) economic security for older adults; and 5) social and demographic research on aging. The Institute pays particular attention to the special needs of low-income and minority elderly. For more information about the Gerontology Institute, please visit www.geront.umb.edu or email gerontology@umb.edu.



Wider Opportunities for Women (WOW)

Wider Opportunities for Women (WOW) works nationally and in its home community of Washington, DC to achieve economic independence and equality of opportunity for women and their families at all stages of life. For over 45 years, WOW has been a leader in the areas of nontraditional employment, job training and education, welfare to work and workforce development policy.

Since 1995, WOW has been devoted to the self-sufficiency of women and their families through the national Family Economic Security (FES) Project. Through FES, WOW has reframed the national debate on social policies and programs from one that focuses on poverty to one that focuses on what it takes families to make ends meet. Building on FES, WOW has expanded to meet its intergenerational mission of economic independence for women at all stages of life with the Elder Economic Security Initiative. For more information about WOW's programs, please visit www.wowonline.org or call WOW at 202-464-1596.




Iowa Alliance for Retired Americans

The Iowa Alliance for Retired Americans (IA ARA), an affiliate of the National Alliance for Retired Americans, is a statewide non-profit, non-partisan advocacy organization with over 35,000 members and 16 affiliates. The IA ARA exists for the purpose of educating and informing

the membership, the public and elected officials about issues that affect the well-being of retirees and senior citizens, so that they may all work towards advancing and achieving just and equitable living conditions for retirees and senior citizens within the state. Since its inception in 2008, the IA ARA has used a three-pronged approach of education, mobilization and activism to raise awareness and encourage self-advocacy by seniors on such issues as quality, affordable health and long-term care and income security, including guaranteed Social Security benefits, Medicare and Medicaid. For more information about the IA ARA, please call 515-262-9571 or visit our national web site at www.retiredamericans.org.

Elder Economic Security Initiative™:

The Elder Economic Security Standard™ Index for Iowa



Gerontology Institute
John W. McCormack Graduate School of Policy and Global Studies
University of Massachusetts Boston
and
Wider Opportunities for Women
The Atlantic Philanthropies

2011

Preface: The Elder Economic Security Initiative™ and the Elder Economic Security Standard™ Index

The multi-year national Elder Economic Security Initiative (Initiative) at Wider Opportunities for Women (WOW) offers a conceptual framework and concrete tools to shape public policies and programs to promote the economic well-being of older adults. The Initiative combines coalition building, research, education and advocacy at the community, state and national levels. With support from the Retirement Research Foundation, WOW partnered with five pilot states, **California, Pennsylvania, Massachusetts, Illinois and Wisconsin**, to launch the national Initiative. Support from The Atlantic Philanthropies will expand the project in up to twenty states, including **Minnesota, Connecticut, New Jersey, Michigan, New Mexico, New York, West Virginia, Washington, Colorado, Iowa, North Carolina and South Dakota** in an effort that will ultimately result in a national database with information on all 50 states and the District of Columbia.

Underpinning the Initiative is the Elder Economic Security Standard Index (Elder Index), a new tool for use by policy makers, older adults, family caregivers, service providers, aging advocates and the public at large. Developed by the Gerontology Institute at the University of Massachusetts Boston and WOW, the Elder Index is a measure of income older adults require to maintain their independence in the community and meet their daily costs of living, including affordable and appropriate housing and health care. The development and use of the Elder Index promotes a measure of income that respects the autonomy goals of older adults, rather than a measure of what we all struggle to avoid—poverty.

The information developed through the Elder Index helps us understand that many older adults who are not poor, as defined by the official poverty level, still do not have enough income to meet their basic needs. The Initiative, through the use of the Elder Index and other policy tools, answers the following questions: How much income—or combination of personal income and public programs—is needed by older adults living on fixed incomes to cover rising living costs? What is the impact of public programs, such as Medicare, Medicaid or housing assistance, on an elder's evolving income and health needs? How does the need for long-term care services affect economic security? Will the need for additional income make it necessary for able-bodied adults to continue to work for pay despite preferring to retire?

The Initiative is guided by a National Advisory Board composed of national experts in the field of aging. The Advisory Board provided direction in the design of the Initiative and the development of the Elder Index. WOW would like to thank our National Advisory Board members for helping us launch this exciting new Initiative.

Members of the Gerontology Institute primarily responsible for this report are Jan E. Mutchler, Alison Gottlieb and Ellen Bruce. Jiyoung Lyu provided valued assistance. We acknowledge the contributions of Laura Russell in developing the core methodology used in the Elder Index and Judith Conahan for her work to develop the long-term care cost component of the Elder Index. The authors, of course, are responsible for the contents of this report and accept responsibility for any errors or omissions.

Foreword from Iowa Alliance for Retired Americans

As Iowa's total population is decreasing, its elder population is increasing. The long anticipated retirement of the large Baby Boomer generation has begun. Currently, over 15% of Iowans are age 65 or older and projections indicate that in the next 20 years elders will make up 22% of the state's population.

Iowa's seniors are not faring well in the current economy and retirement security cannot be taken for granted. With this life changing event comes a new set of concerns about achieving and maintaining dignity, independence and economic security after the age of 65. As older adults and their families determine the living arrangements and services that best fit their individual needs, financial circumstances can dramatically limit their options. Though more and more adults want to stay in their homes, many cannot afford to do so. At the same time, their incomes or assets are often too high to qualify for public programs and initiatives that might meet their needs and enable them to maintain their homes and take care of their health and personal needs without assistance.

More realistic tools are needed to assess elders' economic needs and well-being. The Elder Economic Security Initiative offers Iowa an opportunity to respond informatively to the demographic changes that are already transforming our economy, our workplaces and our families.

The Elder Economic Security Standard Index (Elder Index), which is presented in this document, provides a new measure to illustrate the amount of income required to meet basic needs without public, private or informal assistance for older adults in today's economy who are "aging in place" in their own homes. All 99 counties are represented in the Elder Index, the first of its kind to look specifically at the needs of older adults in Iowa.

A complimentary publication, "Elders Living on the Edge: When Basic Needs Exceed Income in Iowa," benchmarks the Elder Index against common income sources such as Social Security and median incomes; measures the impact of existing support programs, both federal and state, on elder budgets and economic security; and lays the groundwork for state policy recommendations. Used as a guide, it provides the opportunity to better understand the cost of living in communities across the state so we can plan and invest wisely in supports and services that will help our seniors age in place with improved economic security.

The Iowa Alliance for Retired Americans (IA ARA) and our partners, with the support of Wider Opportunities for Women, have entered into a process of responding creatively and informatively to the demographic changes affecting all aspects of life in Iowa, particularly as they affect the state's senior population. Included in this effort with the IA ARA are representatives from Experience Works, Generations Area Agency on Aging, Iowa Citizens for Community Improvement, Iowa Commission on the Status of Women, Iowa Department on Aging, Iowa Farmers' Union, Iowa Federation of Labor AFL-CIO, Iowa Policy Project, National Association of Social Workers Iowa Chapter, Social Ministries Task Force Des Moines Presbytery (PCUSA) and members from the community at large.

Table of Contents

Executive Summary.....	vii
I. Introduction	1
II. Cost Components of the Elder Economic Security Standard Index.....	5
III. The Elder Economic Security Standard Index for Iowa	8
IV. The Impact of Home and Community-Based Long-Term Care Services.....	15
V. Summary.....	18
References.....	19

Appendices

Appendix A: Data Sources.....	20
Appendix B: List of Iowa Metropolitan/Micropolitan Areas and Counties	21
Appendix C: Map of Iowa Counties	24
Appendix D: Elder Economic Security Standard Index for Iowa Counties, 2011 One- and Two-Person Elder Households.....	25
Appendix E: Wider Opportunities for Women	126
Appendix F: The Gerontology Institute.....	127

List of Figures and Tables

Table 1: The Statewide Elder Economic Security Standard Index for Iowa, 2011	2
Figure 1: The Elder Index Compared to Other Benchmarks, 2011 Elder Index for One-Person Elder Households in Iowa	2
Figure 2: The Elder Index Compared to Other Benchmarks, 2011 Elder Index for Two-Person Elder Households in Iowa	3
Figure 3: Iowa Median Household Income by Age, 2009.....	3
Figure 4: Iowa Elder Household Income Distribution by Age, 2009.....	4
Figure 5: Comparison of U.S. Poverty Thresholds by Age, 2010.....	4
Figure 6: Household Spending as a Percentage of Total Budget: Elder vs. All Households in the Midwest, 2008–2009	6
Figure 7: Owner and Renter Status of Householders Age 65 and Over in Iowa, 2009.....	6
Chart 1: Estimated Out-of-Pocket Health Care Expenses Assuming Medicare Advantage Coverage, for Three Levels of Health (Statewide Average).....	7
Chart 2: Estimated Out-of-Pocket Health Care Expenses Assuming Medigap and Part D Rx Coverage, for Three Levels of Health (Statewide Average).....	7
Table 2: The Elder Economic Security Standard Index for Polk County, 2011 Expenses for Selected Household Types.....	9
Table 3: The Elder Economic Security Standard Index for Scott County, 2011 Expenses for Selected Household Types.....	11
Table 4: The Elder Economic Security Standard Index for Union County, 2011 Expenses for Selected Household Types.....	13
Table 5: Home and Community-Based Long-Term Care Costs for the Elder Economic Security Standard Index, 2011—At Public Reimbursement and Private Pay Rates in Iowa.....	15
Table 6: Iowa Elder Economic Security Standard Index Home and Community-Based Long-Term Care Services Package—Long-Term Care at 6, 16 and 36 Hours/Week.....	16
Table 7: Iowa Elder Economic Security Standard Index Long-Term Care Services, Public and Private Pay Rates, 2011.....	17

Table 8: The Elder Economic Security Standard Index for the State of Iowa, 2011 Addition of Home and Community-Based Long-Term Care Costs.....	17
Figure 8: Adding Home and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for the State of Iowa, 2011—Example of an Elder Renter	18

Appendix Tables

Tables D1–D41: Elder Economic Security Standard Index for Iowa Counties, 2011, One- and Two-Person Elder Households.....	23
--	----

The Elder Economic Security Standard Index for Iowa

Executive Summary

The Iowa Alliance for Retired Americans recognizes that many Iowa elders age 65 and over struggle to make ends meet. Living costs are high, especially for housing and health care. In the face of rising expenses, many elders receive only a modest cost-of-living adjustment each year; thus, they are spending down retirement savings and/or face growing debt. At the same time, older people face a challenging future if their life circumstances change due to illness, loss of a spouse or partner and/or growing needs for help with daily tasks. Older women are particularly challenged with income and assets that are typically lower than men's. Their longer lifespan also means that they more often live with chronic illnesses and high health costs.

In an effort to address these issues, the Iowa Alliance for Retired Americans joins the National Elder Economic Security Initiative launched by Wider Opportunities for Women in Washington, DC. Critical to the work is a new measure of income adequacy—the Elder Economic Security Standard Index (Elder Index). In contrast to the federal poverty level, which measures income inadequacy, the Elder Index is a measure of well-being identifying the income and supports needed for older adults to live modestly in the community. The Elder Index for Iowa was tabulated using the WOW–University of Massachusetts Boston Gerontology Institute (GI) national methodology. The Elder Index helps us answer key questions:

- What is an adequate income for older adults in Iowa to "age in place"?
- How do financial needs vary according to the life circumstances of elders—whether they are living alone or with a spouse or partner, rent or own their home, drive a car or use other transportation?
- How do living expenses change as health status and life circumstances change?
- What happens if elders need long-term care to remain at home?

The Elder Economic Security Initiative, through the use and development of the Elder Index, provides a framework to help guide public, private and personal decisions that form the foundation for the economic well-being of today's elders. It provides information critical to aging Baby Boomers who encounter issues related to care, living

options and economic realities for their aging parent(s). It can also inform life and retirement planning for Boomers themselves. The Elder Economic Security Initiative puts into action strategies to meet realistic income needs in today's economy that respect the autonomy of older adults.

A Framework for Measuring Economic Security for Elders

The Elder Economic Security Standard Index (Elder Index) is developed as a measure of the cost of basic expenses of elder households (those with household heads who are age 65 or older) to age in place, continuing to live in the community setting of their choice. The Elder Index defines economic security as the financial status where elders have sufficient income (from Social Security, pensions, retirement savings and other sources) to cover basic and necessary living expenses. The Elder Index is based on the idea that elders should be able to meet their expenses without public support, such as food assistance, energy assistance, subsidized housing or property tax help. It demonstrates the interplay between Iowa elders' living expenses and actual income. The Elder Index also illustrates how elders' living expenses change when their life circumstances change.

This report presents the Elder Index for Iowa to benchmark basic living expense costs for elder households. It illustrates how expenses vary both by specific Iowa geographic areas and by the circumstances of elder households, including household size, homeowner or renter status, health status and the need for long-term care. The expenses are based on market costs and do not assume any public or private supports.

Key Findings for Iowa

1. In Iowa, elders cannot meet their basic living expenses if they live at the federal poverty level or the level of the average Social Security benefit. This is true of elders statewide, whether they rent or own a home.

- About 7% of Iowa's older adults live at or below the federal poverty level.
- Social Security is the *only* source of income for more than one out of four older adults in Iowa, the majority of whom are women (AARP 2008).
- Expenses vary widely across types of communities. For example, elder homeowners with no mortgage who live alone in Guthrie County need \$17,592 per year to cover basic living expenses. In contrast, elder renters living alone in Polk County need as much as \$21,444 and elder homeowners with a mortgage living in Johnson County need as much as \$29,268 to cover basic expenses. The statewide average for single older adults is \$18,576 for an owner with no mortgage, \$20,004 for a single renter and \$25,248 for an owner with a mortgage.
- Elder couples who own a home with no mortgage and live in Pottawattamie County need \$27,780 per year to cover basic living expenses. In contrast, couples who rent a home in Polk County need as much as \$32,484 to meet their basic household budgets and elder couples who own a home with a mortgage living in Johnson County need as much as \$40,356 to cover basic expenses. The statewide average for an older couple is \$29,580 for owners with no mortgage, \$31,008 for couples who rent and \$36,252 for owners with a mortgage.

2. Housing costs (mortgage or rent, taxes, utilities and insurance) put a heavy burden on some elder households, representing as much as half of their total expenses.

- The Elder Index reflects wide variation in housing costs depending on whether older adults own or rent, and by county. Older owners without a mortgage typically have the lowest housing costs, while owners still paying a mortgage typically have the highest housing costs.

- The monthly housing costs for elder homeowners without a mortgage range from a low of \$312 per month in Audubon, Carroll, Cherokee, Crawford, Greene, Guthrie, Ida, Monona, Plymouth, and Sac Counties to a high of \$447 per month in Johnson County.
- The monthly housing costs for older adults paying fair market rent for a one-bedroom apartment range from a low of \$421 per month in Appanoose, Clay, Emmet, Floyd, Lyon, O'Brien, Osceola, and Palo Alto Counties to a high of \$606 per month in Dallas, Guthrie, Madison, Polk, and Warren Counties.
- The monthly housing costs for elder homeowners with a mortgage range from a low of \$805 per month in Buena Vista, Clay, Dickinson, Emmet, Lyon, O'Brien, Osceola, Palo Alto and Sioux Counties to a high of \$1,250 per month in Johnson County.

3. The Elder Index shows the significance of health care costs for Iowa elders who must purchase supplemental health and prescription drug coverage to Medicare.

- The Elder Index includes premium costs of supplemental health and prescription drug coverage to Medicare, which provide critical protection against high medical and prescription drug costs.¹
- Older adults in Iowa who are in good health face combined health care costs (insurance premiums plus co-pays, deductibles, fees and other out-of-pocket expenses) of \$358–\$428 per month to have protection against high medical and prescription drug costs.
- Retired couples are unable to purchase supplemental health insurance through a "family plan;" rather, they must each buy coverage as an individual. Thus, combined health care costs are doubled for elder couples, totaling \$716–\$856 per month.

4. Even elders who are currently making ends meet face an uncertain future if their life circumstances change, such as loss of a spouse/partner or a decline in health status.

¹ Co-pays, deductibles and fees are included as well as other out-of-pocket costs, which vary according to health status and the type of supplemental health insurance purchased by the elder.

- An elder paying market rate rent in Iowa has expenses reduced by only 36% when a spouse dies, yet his or her income mix of Social Security and/or pension income may decrease.
- Older adults often face a rise in health care expenses when their health declines. While adding supplemental health and prescription drug coverage to Medicare provides protection against unanticipated health care expenses, average out-of-pocket expenses rise by \$1,476 a year for an individual in poor health.

5. The need for home and community-based long-term care can more than double an elder's expenses, significantly increasing the income needed to meet basic needs.²

- The need for home and community-based long-term care can double or even triple an elder's expenses. Adding a low level of care for one person adds \$7,308 per year to living costs. Requiring a medium level of care adds \$19,576 and needing a high level of care adds \$31,968 to \$40,860.³
- As a comparison, national market surveys report an average annual rate of \$52,925 for nursing facility care (semi-private room) in Iowa (Genworth 2011).

The key findings are amplified for older women, as their incomes and assets tend to be lower, they live longer than men and they disproportionately experience costly disabilities and chronic conditions.

² The need for home and community-based long-term care can vary considerably over time. Because this need is not universally incurred, it is included as a separate, potentially catastrophic cost for older adults.

³ These estimates are based on statewide averages.

Determining Economic Security For Iowa Elders

I. INTRODUCTION

This report addresses income adequacy for Iowa's older adults using the national WOW-GI National Elder Economic Security Standard Index (Elder Index) methodology. The Elder Index benchmarks basic costs of living for elder households and illustrates how costs of living vary geographically and are based on the characteristics of elder households, including household size, home ownership or renter status and health status. The costs are based on market costs for basic needs of elder households and do not assume any public or private supports.

The Elder Index presented in this report will be used to increase public awareness and influence public policies and programs to benefit elders through the broader Elder Economic Security Initiative. The Elder Economic Security Initiative is designed to:

- Provide important new information to illustrate the basic expenses older adults face and how changes in their life circumstances affect their financial security. Common changes include the need for long-term care services, which dramatically increases living expenses, or the death of a spouse/partner, which often greatly reduces income without significantly decreasing living expense costs;
- Provide a framework for analyzing the effects of public policy and policy proposals in such areas as retirement security, health and long-term care, housing and taxes;
- Educate elders about actual and projected living costs to inform their financial, employment and life decisions;
- Provide new tools for elders to use in advocating for policy changes;
- Help agencies that serve older adults to set goals, assess needs and design programs; and
- Influence community planning efforts to develop strategies to help older adults age in place.

According to the U.S. Census Bureau's population estimates for 2009, 14.8% of Iowa residents were 65 years or older, and 11.8% were between the ages of 55–64, poised to dramatically increase elders' numbers as the Baby Boomers age (U.S. Census Bureau 2009a). The individual circumstances of Iowa elders vary from the most fortunate, who are healthy and economically secure, to the least fortunate, who are poor, ill and/or living with disability. Elders' situations vary greatly in terms of family support, neighborhood networks and community and social connections. Iowa elders also differ according to their housing situation, health status and need for long-term care. Many of these characteristics change over an elder's

life span. The Elder Index, with its respective scenarios for seniors living in different circumstances, will show how seniors may be prepared for the present, yet face a precarious future as living expenses rise markedly because of situational changes.

Statewide Findings of the Iowa Elder Economic Security Standard Index

1. For single elders in good health, the statewide Iowa Elder Index is \$18,576 for homeowners without a mortgage, \$20,004 for renters and \$25,248 for homeowners with a mortgage. This represents the living expense costs (housing, health care, transportation, food and miscellaneous) for elders age 65+ in Iowa. The Elder Index is much higher than other commonly used income benchmarks.

- In 2011, the federal poverty guideline, which is a formula measuring income *inadequacy* that is based solely on food costs, was \$10,890 per year for an individual. This is only 59% of the statewide Elder Index for homeowners with no mortgage, 54% of the statewide Elder Index for renters or 43% of the statewide Elder Index for homeowners who have a mortgage.
- The average Social Security benefit for single Iowa elders is \$13,920 per year. This represents only 75% of the statewide Elder Index for homeowners with no mortgage, 70% of the statewide Elder Index for renters or 55% of the statewide Elder Index for homeowners who have a mortgage.

2. For elder couples in good health, the statewide Iowa Elder Index is \$29,580 for homeowners without a mortgage, \$31,008 for renters and \$36,252 for homeowners with a mortgage. This represents the living expense costs (housing, health care, transportation, food and miscellaneous) for couples including elders age 65+ in Iowa. The Elder Index is much higher than other commonly used income benchmarks.

TABLE 1
The Statewide Elder Economic Security Standard Index for Iowa, 2011

Monthly Expenses	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter	Owner w/ Mortgage	Owner w/o Mortgage	Renter	Owner w/ Mortgage
Housing	\$378	\$497	\$934	\$378	\$497	\$934
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$250	\$250	\$250	\$390	\$390	\$390
Health Care (Good Health)	\$420	\$420	\$420	\$840	\$840	\$840
Miscellaneous	\$258	\$258	\$258	\$411	\$411	\$411
Total Monthly (Elder Index) Expenses	\$1,548	\$1,667	\$2,104	\$2,465	\$2,584	\$3,021
Total Annual (Elder Index) Expenses	\$18,576	\$20,004	\$25,248	\$29,580	\$31,008	\$36,252

- In 2011, the federal poverty guideline was \$14,710 per year for elder couples. This is only 50% of the statewide Elder Index for homeowners with no mortgage, 47% of the statewide Elder Index for renters or 41% of the statewide Elder Index for homeowners who have a mortgage.
- The average Social Security benefit for Iowa couples is estimated to be \$20,784 per year. This covers only 70% of costs represented by the Elder Index for homeowners with no mortgage, 67% of the Elder Index for renters or 57% of the statewide Elder Index for homeowners who have a mortgage.

Average Social Security Benefit: The average Social Security benefit in Iowa in 2011, at \$1,160 per month (\$13,920 per year), is higher than the poverty guideline, but well below the Elder Index for owners without a mortgage, further below the Elder Index for older adults paying market rate rents and even further below the Elder Index for owners who have a mortgage.

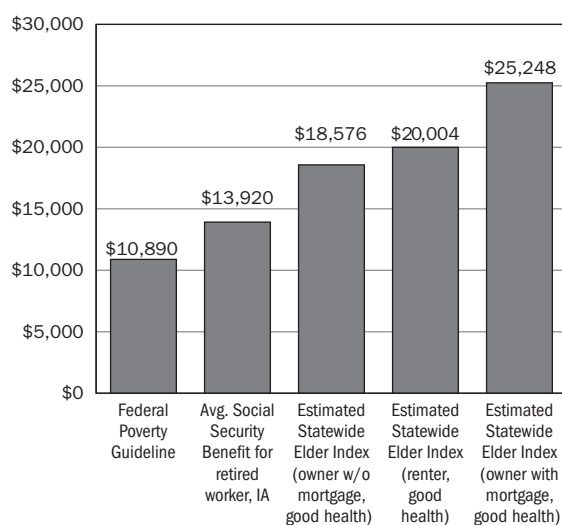
Comparison to Other Benchmarks of Income

The following charts compare the Elder Index to other benchmarks of income adequacy. **Figure 1** compares the Elder Index (for Iowa one-person elder households) with the federal poverty guideline and average Social Security benefits for single elders in Iowa. The federal poverty guideline (not the federal poverty threshold) is used as the basis for most income eligibility guidelines for public support programs. **Figure 2** presents comparisons for elder couple households.

One-Person Household

Federal Poverty Guidelines: In 2011, under the federal poverty guidelines, a single adult household is considered to be "poor" only if he or she has a monthly income of \$908 (\$10,890 per year) or less. Yet Elder Index calculations show that the average after-tax income *required* by an elder living alone in Iowa is 1.7 to 2.3 times as high as the official poverty guideline (see Figure 1).

FIGURE 1
The Elder Index Compared to Other Benchmarks, 2011, Elder Index for One-Person Elder Households in Iowa



Two-Person Household

Federal Poverty Guidelines: In 2011, under the federal poverty guidelines, a two-adult household is considered to be "poor" if it has a monthly income of \$1,226 (\$14,710 per year). Yet Elder Index calculations show that the average after-tax income *required* by an elder couple in Iowa is 2.0 to 2.5 times the official poverty guideline (see Figure 2).

Average Social Security Benefit: The estimated average Social Security benefit for an elder couple in Iowa in 2010, at \$1,732 per month (\$20,784 per year), is well below the Elder Index for homeowner couples without a mortgage, further below the Elder Index for elder couples renting at market rates and even further below the Elder Index for owners who have a mortgage.

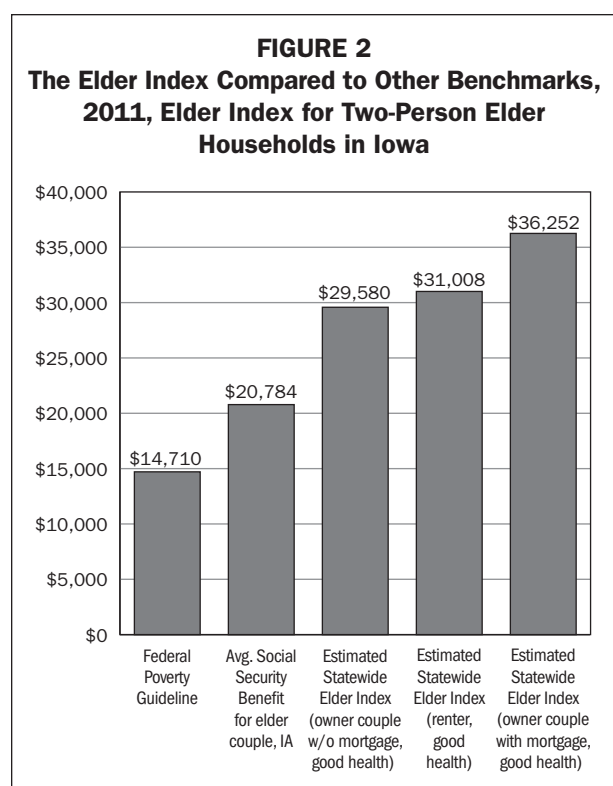
Income Trends of Iowa's Older Adults

Household income levels vary by age and life circumstance. Typically, median income levels rise with age until mid-life and then decline with advancing age, as indicated in **Figure 3**. In Iowa, median household income for householders 65 years and over,⁴ at \$31,863 in 2009,

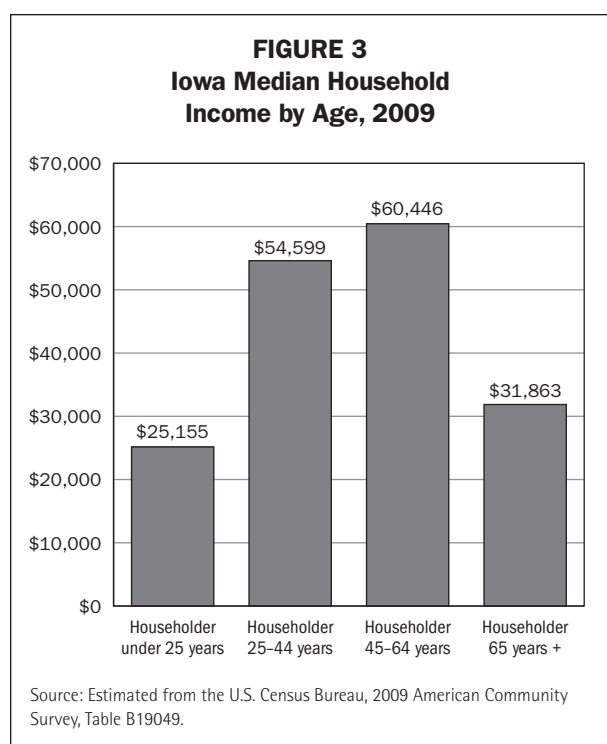
was just over half the median household income of householders in their "peak earning" years of 45–64, at \$60,446.

According to the federal poverty threshold and 2009 American Community Survey data, an estimated 7% of Iowa's elders were considered "poor" in 2009, and even more Iowa elders were just above the poverty threshold. A full 19% were estimated to have incomes at or below 150% of the poverty threshold. Poverty rates for older women are considerably higher than for older men: 9% (women) versus 5% (men). Moreover, women are disproportionately heads of poor older households. In 2009, an older widowed or non-married woman headed 70% of older households in Iowa with incomes below the poverty level.⁵ Reasons for higher poverty rates among women include lower wages, lower lifetime earnings and less time in the workforce. Women also have longer life expectancies with more chronic illness and are more likely than men to experience loss of income when widowed.

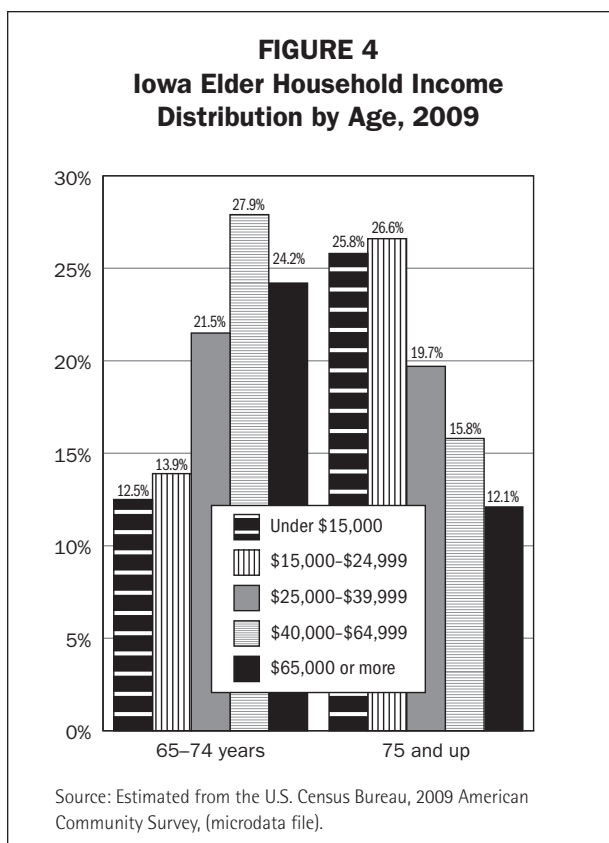
This report focuses on the challenges of meeting expenses for low- and moderate-income older adults. **Figure 4**



⁴ A "householder" is the person in whose name the home is owned or rented. Household income includes the income of the householder plus all other individuals living in the same home. Within each age group, by definition half of the households report incomes below the median.



⁵ These calculations are based on tables B17017, B17024 and C17024 of the 2009 American Community Survey. In 2009, the poverty threshold for an older individual living alone was \$10,289 and \$12,982 for an older couple. Older individuals living alone were below 150% of the threshold if they had income of less than \$15,434 annually; couples were below 150% of the threshold if they had income of less than \$19,473 annually.



shows that in 2009, 12% of Iowa households headed by those aged 65–74 had incomes under \$15,000; 26% had incomes under \$25,000 (representing the two lower income categories combined). Of those 75 and older, 26% had incomes under \$15,000; 52% had incomes under \$25,000. Households headed by those 75 and over have substantially lower income due to less employment income and erosion of asset base with age. Additionally, single women head a progressively larger share of older households, due to their greater longevity, and older women possess fewer economic resources than older men on average.

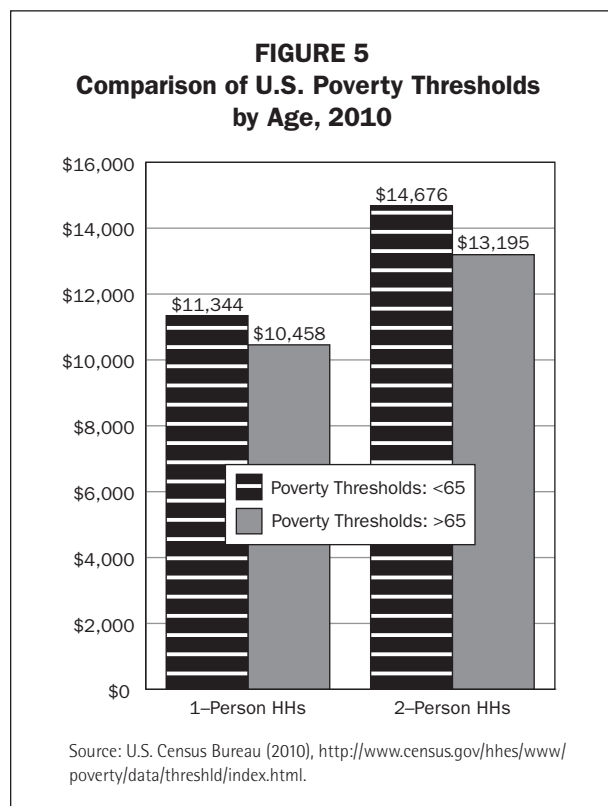
The Federal Poverty Threshold

The poverty thresholds are drawn from the original version of the federal poverty measure.⁶ The poverty thresholds were first calculated in the 1960s by taking the cost of food needed to meet the minimum nutritional needs of adults of different ages and multiplying this figure by three. This figure was then used as the reference point for the amount of income needed to live at a basic level. This calculation was based on consumption surveys conducted

in the late 1950s showing that U.S. families spent about one-third of their incomes on food. Since that time, the thresholds are updated each year by the change in the consumer price index (CPI).

Despite this historical calculation's reliance on an outdated connection to households' food costs alone, poverty thresholds continue to be used as the basis to estimate the number of Americans living in poverty each year. To make matters worse, the U.S. Department of Agriculture calculations assume that older adults have lower caloric requirements than younger adults. As a result, the official U.S. poverty thresholds are lower for adults 65 and older than for younger adults. The federal poverty thresholds do not consider age variability in any other costs—e.g., housing, health care, transportation or long-term care.

Figure 5 compares the U.S. poverty thresholds by age for one- and two-person households. The poverty cutoff for elders living alone is \$886 per year less than the cutoff for younger adults, and the poverty cutoff for elder couples is \$1,481 less than the cutoff for younger couples.⁷



⁶ The federal poverty thresholds were developed by Mollie Orshansky of the Social Security Administration in 1963–64 and are updated each year by the U.S. Census Bureau. For more information on the federal poverty measures, see U.S. Department of Health and Human Services 2011a.

⁷ The poverty guidelines are a second version of the federal poverty measure. Issued each year in the Federal Register by the Department of Health and Human Services, they are a simplification of the poverty thresholds for administrative uses, such as determining eligibility for certain federal programs. The federal poverty guidelines for 2011 are \$10,890 for one-person households and \$14,710 for two-person households, and do not differ by age of householder. They are the same in 48 states and adjusted for living costs only in Alaska and Hawaii.

As indicated, the federal poverty measure's methodology is based on outdated spending patterns and assumes households spend a fixed ratio of one-third of their incomes on food. In addition, it does not allow for different rates of inflation for different living expenses; for example, health care and housing costs have risen much more than food costs. Finally, it does not reflect regional variations in living costs.⁸

Defining the Elder Index: A Framework for Economic Security for Elders

In contrast, the Elder Index is a measure of the living expenses for basic needs for elder households to "age in place" in their homes or the community setting of their choice.

The Elder Index is informed by the work of Wider Opportunities for Women and Dr. Diana Pearce, who created the Family Self-Sufficiency Standard in the 1990s.⁹ The Elder Index methodology is based on the characteristics and spending patterns of elder households. The Elder Index reflects a realistic measure of income *adequacy* as opposed to the original intent of the federal poverty measure, which was to illustrate income *inadequacy*. Economic security requires that elders have sufficient income (from Social Security, pensions, retirement savings and other income) to cover living costs. Using the Elder Index, we can illustrate the basic costs elders face and the interplay between living costs and income adequacy.

II. COST COMPONENTS OF THE ELDER ECONOMIC SECURITY STANDARD INDEX

The cost components and methodology for the Elder Economic Security Standard Index were developed with input and guidance from the community partners of the Iowa Elder Economic Security Initiative convened by the Iowa Alliance for Retired Americans and from the Advisory Board for the national Elder Economic Security Initiative convened by Wider Opportunities for Women.¹⁰

⁸ For an analysis of problems with the federal poverty measures and information on a proposed alternative measure, see Citro and Michael (1995). Their proposed measure is based on household spending patterns from the Consumer Expenditure Survey and adjusts household incomes for transfer payments (subsidies) as well as taxes. The Census Bureau from time to time calculates the number of households that would be in poverty under the alternative poverty measure, but the recommendation to substitute the new measure has not been adopted.

⁹ The methodology embodied in the Self-Sufficiency Standard was developed by WOW's research partner, Dr. Diana Pearce, when she directed the Women and Poverty Project at WOW. She teaches at the School of Social Work, University of Washington. The Self-Sufficiency Standard undergirds the Family Economic Security (FES) Project. The FES Project is led by Wider Opportunities for Women and was created to provide tools to communities to help low-income working families make ends meet.

¹⁰ For more detailed information on the methodology and data sources used in calculating the Elder Index, see the companion report by Russell, Bruce, Conahan & Wider Opportunities for Women (2006).

The Elder Index uses cost data from public federal and state sources that are comparable, geographically specific, easily accessible and widely accepted. In areas where existing public data sources are not currently available, such as long-term care costs, the Elder Index uses a consistent methodology to derive comparable measures for costs within and across states.

The following represent some of the assumptions that are built into the Elder Index's methodology. The Elder Index:

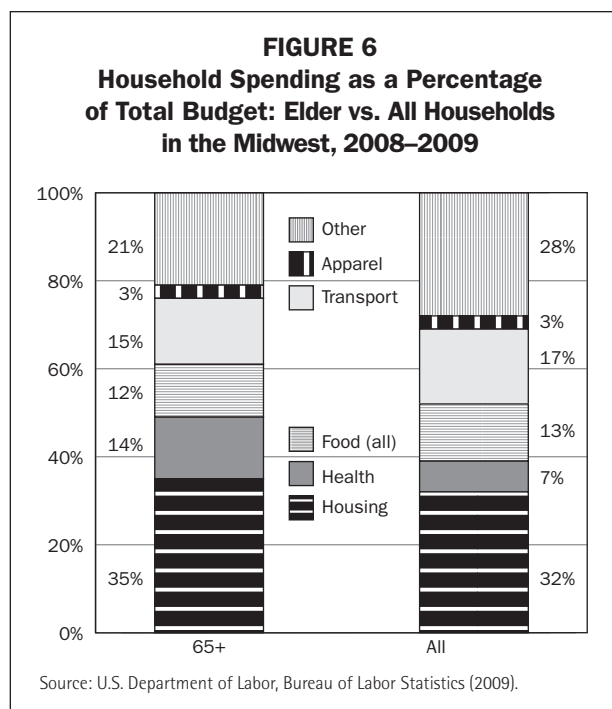
- measures basic living expenses for elders living in the community (i.e., not in nursing homes or assisted living facilities);
- measures costs for elder households to live independently (vs. living in intergenerational households);
- measures living expenses for elders age 65 and over to reflect the age at which Medicare begins;
- includes Medicare because elders qualify for and receive Medicare benefits based on age and eligibility for Social Security, without regard to income and assets, making Medicare nearly a universal program;¹¹ and
- models costs for retired elders who no longer have work-related expenses such as payroll taxes and commuting to work.

The Big Picture: Elders' Spending Compared to All Households

Figure 6 compares elder households' spending to all households, based on data from the Consumer Expenditure Survey. For the Midwestern region of the U.S. as a whole,¹² elder households spend a slightly lower percentage of their budgets on food and transportation as all other households and a similar percentage for apparel, but a higher percentage for housing and twice the percentage on health care. All other expenditures account for 21% of household spending by the average older household, somewhat less than the percentage for all households in the Midwest (28%). Similar spending patterns for older households are reported in the Health and Retirement Survey (Butrica, Goldwyn & Johnson 2005).

¹¹ An individual is eligible for Medicare if he or she (or his/her spouse) worked for at least 10 years in Medicare-covered employment, is 65 years or older and is a citizen or permanent resident of the United States (U.S. Department of Health and Human Services 2008). Some individuals, such as recent immigrants, may not qualify for Social Security or Medicare.

¹² The Midwestern region includes: Iowa, Illinois, Indiana, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota and Wisconsin. (U.S. Bureau of Labor Statistics: <http://data.bls.gov/cgi-bin/print.pl/eag/home.htm>)



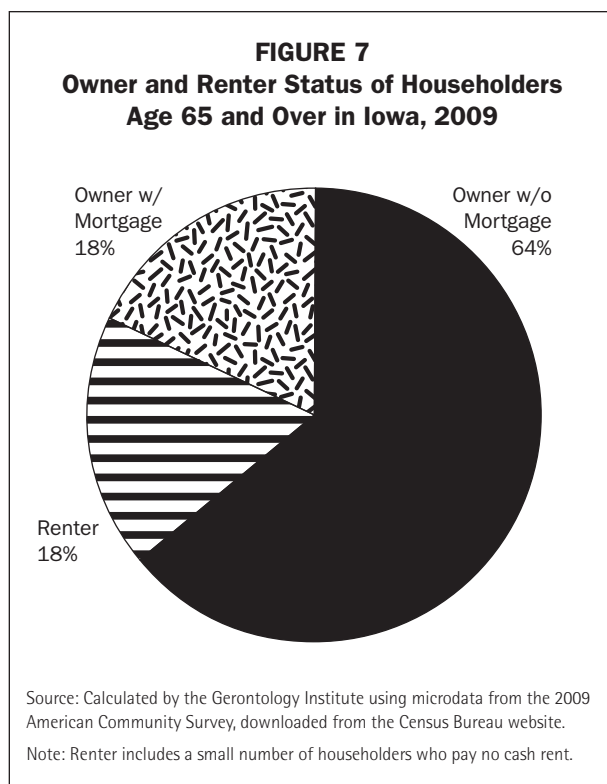
Introduction to Cost Components of the Elder Index

Components of the Elder Index include housing, food, transportation, medical care and miscellaneous other expenses. Information on data sources and notes regarding the methodology are in **Appendix A** (see also Russell et al. 2006).

Housing—includes housing (rent or mortgage payment, if any) and related costs (heat, utilities, insurance and property taxes) for elder renters and elder owners, based on latest available U.S. Census-reported elder owner housing costs and U.S. Department of Housing and Urban Development (HUD) Fair Market Rents. As illustrated in **Figure 7**, 64% of Iowa seniors own their homes without a mortgage, 18% are renters and 18% are homeowners with a mortgage.

Food—represents costs of food prepared at home, based on USDA Low-Cost Food Plan for older adults, using the average of March 2011 low-cost food plan budgets for women and men.¹³

Health Care—includes 2011 premium costs for comprehensive supplemental coverage to Medicare. Costs include Medicare Part B and either Medicare Advantage plans that include prescription drug coverage, or Medicare



Supplemental Insurance (Medigap) plus Medicare Part D Insurance for prescription drug coverage. Calculations also include out-of-pocket costs including co-pays, deductibles and fees for uncovered expenses. Calculations are based on data from the Medicare Options Compare website.

In calculating Iowa health care costs, we assume coverage through Medicare Advantage for the 3 counties, Linn, Pottawattamie, Woodbury, with Medicare Advantage enrollment rates of 20% or more. We assume coverage through a Medicare supplemental plan (Medigap) for the remaining 96 counties. Estimated costs are calculated separately for people in poor, good and excellent health.

To simplify presentation, the Elder Index is presented for elders in good health, which is the most common health status as self-reported by elders. In Iowa, the average monthly health care cost for older adults in good health based on Medicare Advantage is \$364 (or \$4,368 per year). The estimated out-of-pocket health care expenses for all three levels of health, assuming Medicare Advantage coverage, are presented in **Chart 1**.

The average estimated monthly health care cost for older adults in good health based on Medigap coverage in combination with the purchase of Part D Prescription Drug

¹³ Although food expenses likely vary somewhat across geographic localities in Iowa, data to adequately reflect this variability are not available.

Insurance coverage is \$428 (or \$5,136 per year). In **Chart 2**, statewide Medigap costs are presented for three levels of health. Health care costs based on Medigap estimates are higher than costs based on Medicare Advantage for older adults for all three health statuses. The annual expense assuming Medigap is only \$60 higher than the annual expense assuming Medicare Advantage for people in poor health, while it is \$768 higher for people in good health and \$1,164 higher for people in excellent health.

Transportation—uses automobile owner and operating costs from Internal Revenue Service (IRS) mileage reimbursement rates and elder auto usage patterns estimated from the most recent National Household Travel Survey.¹⁴

Miscellaneous—represents all other goods, such as clothing, personal and household needs, and any other expenses not captured elsewhere. Based on an analysis of the detailed elder spending patterns from consumer spending data, the Elder Index estimates miscellaneous expenses at 20% of all other costs (excluding long-term care) in each county for owners without a mortgage (U.S.

Department of Labor 2009; Social Security Administration 2007). This amount is calculated separately for older individuals and older couples and applied to each of the three housing scenarios.¹⁵

The Elder Economic Security Standard Index (Elder Index) for Iowa is presented in Section III. Elders' living expenses in each of the above components are added to determine household budgets for each of the respective scenarios for elder households. This gives a measure of the Elder Index, the after-tax income required to cover elders' living expenses based on where they live and the characteristics of their households.

The Impact of Home and Community-Based Long-Term Care

Costs of home and community-based long-term care services, for those who require these services to remain in their home, are presented for three service packages along a continuum of care in Section IV. Because home and community-based long-term care is not a need experienced by all elders, it is provided as an add-on component to the basic Elder Index.

Taxes

Local property taxes are included in the housing cost component for homeowners and Iowa sales tax (gross receipts tax), which includes both statewide (6%) and city- and county-specific components (together totaling 6.85% on average; Sales Tax Clearinghouse 2010), is included in the miscellaneous category.

A significant portion of Social Security income is exempt from federal income tax when elders' combined incomes are under certain limits. Income tax treatment and rates vary by source of income; elders typically rely on a combination of income sources, including Social Security, pension and savings. Because most of the Elder Index household basic budgets are near the no-tax limits,¹⁶ and because tax rates vary by income source, calculations do not include income taxes in the basic model.

CHART 1
Estimated Out-of-Pocket Health Care Expenses
Assuming Medicare Advantage Coverage, for
Three Levels of Health (Statewide Average)

Per Person:	Very Good/ Excellent	Good Health	Fair/ Poor
Cost Per Month	\$267	\$364	\$539
Cost Per Year	\$3,204	\$4,368	\$6,468

Source: Calculated by the Gerontology Institute based on data from the Medicare Options Compare Website (U.S. Department of Health and Human Services 2011b).

CHART 2
Estimated Out-of-Pocket Health Care Expenses
Assuming Medigap and Part D Rx Coverage,
for Three Levels of Health (Statewide Average)

Per Person:	Very Good/ Excellent	Good Health	Fair/ Poor
Cost Per Month	\$364	\$428	\$544
Cost Per Year	\$4,368	\$5,136	\$6,528

Source: Calculated by the Gerontology Institute based on data from the Medicare Options Compare Website (U.S. Department of Health and Human Services 2011b).

¹⁴ In communities with public transportation systems having high usage patterns, an additional track is reported assuming public transportation use. Iowa has no counties with high rates of public transportation.

¹⁵ Note that 20% of all other costs equal 16.67% of total expenses. Miscellaneous expenses include all expenditures other than those specified elsewhere in the Elder Index. Within household type (singles, couples), miscellaneous expenses are estimated based on the value of all other expenses for homeowners without a mortgage (the largest single segment of the older householder population). This strategy is used because miscellaneous expenses are not likely to vary dramatically across housing types.

¹⁶ For a single elder, Social Security benefits will not be taxable unless modified adjusted gross income, plus one-half of Social Security benefits, exceeds \$25,000. For a couple, the no-tax limit is \$32,000 (Social Security Administration 2010).

III. THE ELDER ECONOMIC SECURITY STANDARD INDEX FOR IOWA

The four components—housing, food, health care and transportation, plus miscellaneous expenses—are added together to calculate the Elder Index for Iowa counties. These costs vary according to household size (living alone or living with a spouse or partner) and whether the person is renting a home, owns a home and is still paying a mortgage, or owns a home outright. Information is also presented on the budget impact of health status.

A Note on Geographic Areas

Data are presented for each of the 99 counties in Iowa.

Tables 2, 3 and 4 on the following pages illustrate the Elder Index for selected elder household scenarios in three areas across Iowa: Polk, Scott and Union Counties. In all areas, those with the lowest living expenses are elders living alone who own their own home and are no longer paying a mortgage. Highest costs are for elder couples who own a home with a mortgage.

The Elder Indexes for all Iowa counties are presented in **Appendix D**.

TABLE 2
The Elder Economic Security Standard Index for Polk County, 2011
Expenses for Selected Household Types

Expenses	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (including utilities, taxes & insurance)	\$443	\$606	\$1,060	\$443	\$606	\$1,060
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$240	\$240	\$240	\$375	\$375	\$375
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$271	\$271	\$271	\$424	\$424	\$424
Elder Index—Total Expenses Per Month	\$1,624	\$1,787	\$2,241	\$2,544	\$2,707	\$3,161
Elder Index—Total Expenses Per Year	\$19,488	\$21,444	\$26,892	\$30,528	\$32,484	\$37,932

Comparative Income Benchmarks	Elder Person (age 65+)			Elder Couple (both age 65+)		
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$10,890	\$10,890	\$14,710	\$14,710	\$14,710
Average Social Security Benefit for Polk County, 2011	\$14,824	\$14,824	\$14,824	\$22,134	\$22,134	\$22,134
Federal Poverty Guidelines as a Percent of Elder Index	56%	51%	40%	48%	45%	39%
Average Social Security Benefit as a Percent of Elder Index	76%	69%	55%	73%	68%	58%

Source: See Appendix D

Annual Elder Index Value for Elders in Poor Health in Polk County, 2011

Impact of Change in Health Status on Estimated Health Care Expenses (change from estimated expenses for Good Health)

Per Person:	Fair/Poor	Excellent/ Very Good
Change in Cost Per Month	+\$116	-\$64
Change in Cost Per Year	+\$1,392	-\$768

Source: Calculated by the Gerontology Institute based on data from the Medicare Options Compare website. See <http://www.medicare.gov/MPPF/Include/DataSection/Questions/Welcome.asp>.

In Polk County, Medigap coverage is assumed.

Annual Elder Index Value for Elders in Fair/Poor Health in Polk County, 2011

Per Person:	Owner w/o Mortgage	Renter/One Bedroom	Owner with Mortgage
Elder Person	\$21,158	\$23,114	\$28,562
Elder Couple	\$32,198	\$34,154	\$39,602

Source: See Appendix D.

Note: For couples, it is assumed that only one of the members is in poor health. The annual Elder Index value includes the increasing cost of health care expenses as well as a proportional increment to miscellaneous expenses.

Elders in Polk County with incomes at the federal poverty level, or even if living on the average Social Security benefit in 2011, cannot afford living expenses without public or private supports for housing and health care. While Social Security was never intended to be the sole source of income for elders, in reality it is the *only* income source for one out of four Iowa elders (AARP 2008).

Summary of Findings for Polk County

1. Elders in Polk County at the poverty level or with the average Social Security benefit cannot make ends meet.

- The average Social Security benefit provides an elder living alone in Polk County only 55–76% of the amount needed to cover basic expenses.
- In Polk County, elders living alone on an income equivalent to the federal poverty guideline can cover only 40–56% of their basic living expenses.
- The average Social Security benefit provides an elder couple living in Polk County only 58–73% of the amount needed to cover basic expenses.
- In Polk County, elder couples living on an income equivalent to the federal poverty guideline can cover only 39–48% of their basic living expenses.

2. Elders *living alone* in Polk County need \$19,488–\$26,892 to cover their basic annual living costs.

- Elders living alone in Polk County who own their home without a mortgage need \$19,488 a year to cover their basic living expenses.
- If elders rent an apartment in Polk County, their basic living expenses increase to \$21,444.
- Elders still paying a mortgage face housing costs more than twice as much as those for homeowners without a mortgage, increasing annual living expenses to \$26,892.
- Elders with lower incomes need rent subsidies and/or elder affordable housing units as well as assistance to cover supplemental health plan costs.

3. Elder *couples* in Polk County need \$30,528–\$37,932 to cover their basic annual living costs.

- Elder couples in Polk County who own their home without a mortgage need \$30,528 a year to cover their basic living expenses.
- If elder couples rent an apartment in Polk County, their basic living expenses increase to \$32,484.
- Elder couples still paying a mortgage face housing costs more than twice as much as those for homeowners without a mortgage, increasing annual living expenses to \$37,932.
- Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Some elders who are currently making ends meet face a precarious future if their life circumstances change, such as losing a spouse/partner or experiencing a decline in health status.

- A member of an elder couple paying market rate rent in Polk County has expenses reduced by only 34% when a spouse/partner dies, \$21,444 from \$32,484, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
- Elders in good health in Polk County face health care costs of \$428 per month—more than they spend on food. Declines in health status result in a \$116 monthly increase in health care expenses, which totals \$544 per month for a single elder in poor health (see lower panels of Table 2).

TABLE 3
The Elder Economic Security Standard Index for Scott County, 2011
Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (including utilities, taxes & insurance)	\$389	\$531	\$1,096	\$389	\$531	\$1,096
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$262	\$262	\$262	\$410	\$410	\$410
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$264	\$264	\$264	\$420	\$420	\$420
Elder Index—Total Expenses Per Month	\$1,585	\$1,727	\$2,292	\$2,521	\$2,663	\$3,228
Elder Index—Total Expenses Per Year	\$19,020	\$20,724	\$27,504	\$30,252	\$31,956	\$38,736

Comparative Income Benchmarks	Elder Person (age 65+)			Elder Couple (both age 65+)		
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$10,890	\$10,890	\$14,710	\$14,710	\$14,710
Average Social Security Benefit for Scott County, 2011	\$14,347	\$14,347	\$14,347	\$21,422	\$21,422	\$21,422
Federal Poverty Guidelines as a Percent of Elder Index	57%	53%	40%	49%	46%	38%
Average Social Security Benefit as a Percent of Elder Index	75%	69%	52%	71%	67%	55%

Source: See Appendix D

Annual Elder Index Value for Elders in Poor Health in Scott County, 2011

Impact of Change in Health Status on Estimated Health Care Expenses (change from estimated expenses for Good Health)

Per Person:	Fair/Poor	Excellent/ Very Good
Change in Cost Per Month	+\$116	-\$64
Change in Cost Per Year	+\$1,392	-\$768

Source: Calculated by the Gerontology Institute based on data from the Medicare Options Compare website. See <http://www.medicare.gov/MPPF/Include/DataSection/Questions/Welcome.asp>.

In Scott County, Medigap coverage is assumed.

Annual Elder Index Value for Elders in Fair/Poor Health in Scott County, 2011

Per Person:	Owner w/o Mortgage	Renter/One Bedroom	Owner with Mortgage
Elder Person	\$20,690	\$22,394	\$29,174
Elder Couple	\$31,922	\$33,626	\$40,406

Source: See Appendix D.

Note: For couples it is assumed that only one of the members is in fair or poor health. The annual Elder Index value includes the increasing cost of health care expenses as well as a proportional increment to miscellaneous expenses.

Elders in Scott County, with incomes at the federal poverty level, or even if living on the average Social Security benefit in 2011, cannot afford basic living expenses without public or private supports for housing and health care.

Summary of Findings for Scott County

1. Elders in Scott County at the poverty level or with the average Social Security benefit cannot make ends meet.

- The average Social Security benefit provides an elder living alone in Scott County only 52–75% of the amount needed to cover basic expenses.
- In Scott County, elders living alone on an income equivalent to the federal poverty guideline can cover only 40–57% of their basic living expenses.
- The average Social Security benefit in Scott County provides a retired couple only 55–71% of the amount needed to cover basic expenses.
- In Scott County, elder couples living on an income equivalent to the federal poverty guideline can cover only 38–49% of their basic living expenses.

2. Elders *living alone* in Scott County need \$19,020–\$27,504 to cover their basic annual living costs.

- Elders living alone in Scott County who own their home without a mortgage need \$19,020 a year to cover their basic living expenses.
- If elders rent an apartment in Scott County, their basic living expenses increase to \$20,724.
- Elders still paying a mortgage face housing costs nearly three times as high as those for homeowners without a mortgage, increasing annual living expenses to \$27,504.
- Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

3. Elder *couples* in Scott County need \$30,252–\$38,736 to cover their basic annual living costs.

- Elder couples in Scott County who own their home without a mortgage need \$30,252 a year to cover their basic living expenses.
- If elder couples rent an apartment in Scott County, their basic living expenses increase to \$31,956.
- Elders still paying a mortgage face housing costs nearly three times as high as those for homeowners without a mortgage, increasing annual living expenses to \$38,736.
- Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Some elders who are currently making ends meet face a precarious future if their life circumstances change, such as losing a spouse/partner or experiencing a decline in health status.

- A member of an elder couple paying market rate rent in Scott County has expenses reduced by only 35% when a spouse/partner dies, \$20,724 from \$31,956, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
- Elders in good health in Scott County face health care costs of \$428 per month—more than they spend on food. Declines in health status result in a \$116 monthly increase in health care expenses, which totals \$544 per month for a single elder in poor health (see lower panels of Table 3).

TABLE 4
The Elder Economic Security Standard Index for Union County, 2011
Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (including utilities, taxes & insurance)	\$352	\$422	\$836	\$352	\$422	\$836
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$255	\$255	\$255	\$409	\$409	\$409
Elder Index—Total Expenses Per Month	\$1,528	\$1,598	\$2,012	\$2,455	\$2,525	\$2,939
Elder Index—Total Expenses Per Year	\$18,336	\$19,176	\$24,144	\$29,460	\$30,300	\$35,268

Comparative Income Benchmarks	Elder Person (age 65+)			Elder Couple (both age 65+)		
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$10,890	\$10,890	\$14,710	\$14,710	\$14,710
Average Social Security Benefit for Union County, 2011	\$12,758	\$12,758	\$12,758	\$19,049	\$19,049	\$19,049
Federal Poverty Guidelines as a Percent of Elder Index	59%	57%	45%	50%	49%	42%
Average Social Security Benefit as a Percent of Elder Index	70%	67%	53%	65%	63%	54%

Source: See Appendix D

Annual Elder Index Value for Elders in Poor Health in Union County, 2011

Impact of Change in Health Status on Estimated Health Care Expenses (change from estimated expenses for Good Health)

Per Person:	Fair/Poor	Excellent/ Very Good
Change in Cost Per Month	+\$116	-\$64
Change in Cost Per Year	+\$1,392	-\$768

Source: Calculated by the Gerontology Institute based on data from the Medicare Options Compare website. See <http://www.medicare.gov/MPPF/Include/DataSection/Questions/Welcome.asp>.

In Union County, Medigap coverage is assumed.

Annual Elder Index Value for Elders in Fair/Poor Health in Union County, 2011

Per Person:	Owner w/o Mortgage	Renter/One Bedroom	Owner with Mortgage
Elder Person	\$20,006	\$20,846	\$25,814
Elder Couple	\$31,130	\$31,970	\$36,938

Source: See Appendix D.

Note: For couples it is assumed that only one of the members is in fair or poor health. The annual Elder Index value includes the increasing cost of health care expenses as well as a proportional increment to miscellaneous expenses.

Elders in Union County with incomes at the federal poverty level, or even if living on the average Social Security benefit in 2011, cannot afford living expenses without public or private supports for housing and health care.

Summary of Findings for Union County

1. Elders in Union County at the poverty level or with the average Social Security benefit cannot make ends meet.

- The average Social Security benefit provides an elder living alone in Union County only 53–70% of the amount needed to cover basic expenses.
- In Union County, elders living alone on an income equivalent to the federal poverty guideline can cover only 45–59% of their basic living expenses.
- The average Social Security benefit provides an elder couple living in Union County only 54–65% of the amount needed to cover basic expenses.
- In Union County, elder couples living on an income equivalent to the federal poverty guideline can cover only 42–50% of their basic living expenses.

2. Elders *living alone* in Union County need \$18,336–\$24,144 to cover their basic annual living costs.

- Elders living alone in Union County who own their home without a mortgage need \$18,336 a year to cover their basic living expenses.
- If elders rent an apartment in Union County, their basic living expenses increase to \$19,176.
- Elders still paying a mortgage face housing costs more than three and a half times those for homeowners without a mortgage, increasing annual living expenses to \$24,144.
- Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

3. Elder *couples* in Union County need \$29,460–\$35,268 to cover their basic annual living costs.

- Elder couples in Union County who own their home without a mortgage need \$29,460 a year to cover their basic living expenses.
- If elder couples rent an apartment in Union County, their basic living expenses increase to \$30,300.
- Elder couples still paying a mortgage face housing costs more than three and a half times those for homeowners without a mortgage, increasing annual living expenses to \$35,268.
- Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Some elders who are currently making ends meet face a precarious future if their life circumstances change, such as losing a spouse/partner or experiencing a decline in health status.

- A member of an elder couple paying market rate rent in Union County has expenses reduced by only 37% when a spouse/partner dies, \$19,176 from \$30,300, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.
- Elders in good health in Union County face health care costs of \$428 per month—more than they spend on food. Declines in health status result in a \$116 monthly increase in health care expenses, which totals \$544 per month for a single elder in poor health (see lower panels of Table 4).

IV. THE IMPACT OF HOME AND COMMUNITY-BASED LONG-TERM CARE SERVICES

Home and community-based long-term care (HCBS) is a continuum of care, ranging from a few hours of care per week to 24/7, year-round care.¹⁷ Using national long-term care utilization data, the Elder Index constructed three packages of home and community-based long-term care services: "low," "medium" and "high."¹⁸ The cost of these services, based on statewide public reimbursement rates and private rates, is inserted to determine the total cost of providing the chosen level of care. The high package has two variations, one with Adult Day Health Services (ADHS) and one without these services.

The three HCBS packages provide a general framework for understanding community-based long-term care services. Iowa varies in some ways from the model as a result of its efforts to rebalance its long-term care system. For over twenty years, the Iowa Department on Aging has been maximizing the use of family and other informal supports and investing greater resources in supports that help individuals age at home and avoid nursing home placement. This rebalanced system has helped moderate the costs of long-term care for many low-income elders. The illustrations provided in the following tables and figures represent situations when family and informal supports and lower cost options, such as Adult Day Care programs, are not available to individuals who have higher needs for assistance.

Table 5 illustrates the annual cost of home and community-based long-term care services for elders in Iowa based on public reimbursement and private pay rates. Each component in the service package is multiplied by the

rate per hour and number of hours to determine the annual cost of long-term care services to enable elders to remain in their homes when they require ongoing, long-term care services and support.

Rationale for Selection of Home and Community-Based Long-Term Care Measure

Since not all elders require long-term care, the Elder Index shows it as an add-on component to the basic Elder Economic Security Standard Index. However, research shows that two-thirds of seniors will need long-term care at some point in their later years; one-half will have out-of-pocket expenses for care, and 5% will spend as much as \$100,000 over their lifetime (Kemper, Komisar & Alecxih 2006). In Iowa, elders who are at risk for institutional placement and who meet income and asset guidelines are eligible for Iowa's Medicaid HCBS Elderly Waiver Services.

The selected packages are representative of a possible continuum. The packages assume that the care is formal, paid care, since the Elder Index measures the costs of goods and services needed by elders and paid for at market rates.

Measuring Costs of Home and Community-Based Long-Term Care

To construct a measure of home and community-based long-term care costs, the Elder Index includes an add-on long-term care services package for elders who need such care, at three levels of care: low (6 hours per week), medium (16 hours per week) and high (36 hours per week). These represent points along the continuum of home care needs. Information on data sources and notes regarding

TABLE 5 Home and Community-Based Long-Term Care Costs for the Elder Economic Security Standard Index, 2011 At Public Reimbursement and Private Pay Rates in Iowa				
Level of Need for Long-Term Care	Low	Medium	High with Adult Day Care*	High without Adult Day Care
Hours Per Week	6 hours	16 hours	36 hours	36 hours
Public Rates: All of Iowa	\$7,307	\$19,630	\$31,598	\$41,852
Private Rates: All of Iowa	\$7,308	\$19,576	\$31,968	\$40,860

* 3 days at 6 hours/day = 18 hours/week in Adult Day Health Program (= 1/2 total hours)

Source: Authors' calculations from applying rates for IA to the long-term care services package at three levels.

¹⁷ At higher levels of need for care, the likelihood increases of receiving care in a nursing home.

¹⁸ The authors acknowledge the work of Judith Conahan in developing the long-term care component of the methodology (Russell et al. 2006).

the methodology are in **Appendix A** (see also Russell et al. 2006).

The care package includes hourly caregiver services (homemakers/personal care aides and home health aides), care management, supplies and a personal emergency response system. At the high level of care, there is also an option in which one-half of the care is provided through adult day health services (in geographic locations where services are available). The long-term care services package is illustrated in **Table 6**. For example, a "low" level of service use assumes six hours of care per week, all of which are in the form of homemaker services. A modest amount of care management is assumed and fees for a personal emergency response system are also included. In contrast, a "high" in-home service package assumes 36 hours per week of care, two-thirds of which are in the form of homemaker services and one-third in the form of home health assistance. A higher level of care management is assumed and funds for health care supplies (e.g., incontinence supplies) are included, as well as fees for a personal emergency response system.

Next, the Elder Index benchmarks the rates for each element of the long-term care services package in Iowa. **Table 7**

presents public reimbursement and private pay rates for each element of the long-term care services package.¹⁹

The Impact of Home and Community-Based Long-Term Care Costs on the Elder Economic Security Standard Index

Although not universally incurred, home and community-based long-term care costs can result in a doubling of living expenses, creating a severe financial crisis for elders. Long-term care costs can vary considerably over time and tend to increase with age.

The need for long-term care markedly raises costs, multiplying the Elder Index. In Iowa, the "low" home and community-based long-term care services package adds \$7,308 per year to living expenses for seniors. The "medium" home and community-based long-term care services package adds \$19,576 per year to living expenses. The "high" home and community-based long-term care services package with Adult Day Health Services adds \$31,968 per year to living expenses. The "high" home and community-based long-term care services package with all in-home care adds \$40,860 per year to living expenses.

TABLE 6 Iowa Elder Economic Security Standard Index Home and Community-Based Long-Term Care Services Package Long-Term Care at 6, 16, and 36 Hours/Week				
	Low	Medium	High with Adult Day Health	High All In-Home Care
Hours Per Week	6	16	36	36
Total Care Hours Per Month	26	69	156	156
Distribution of Care Hours:				
Homemaker	100%	100%	33%	67%
Home Health Aide	not used	not used	17%	33%
Adult Day Health (ADH) (3 days/week)	not used	not used	50%	not used
ADH Transport (# days/week)	not used	not used	3	not used
Case Management	routine	more	intensive	intensive
Supplies	no	yes	yes	yes
Personal Emergency Response System	yes	yes	yes	yes

Source: The WOW-GI National Elder Economic Security Standard: A Methodology to Determine Economic Security for Elders (2006)

¹⁹ Public reimbursement rates are from the Iowa Department of Human Services. Private pay rates are from Genworth (2011).

TABLE 7
Iowa Elder Economic Security Standard Index Long-Term Care Services
Public and Private Pay Rates, 2011

	Public Reimbursement Rates All of Iowa	Private Pay Rates All of Iowa
Homemaker/Personal Care (per hour)	\$19.27	\$19.00
Home Health Aide (per hour)	\$21.46	\$20.00
Adult Day Health (ADH) (daily rate)	\$47.27	\$52.00
ADH Transport (roundtrip rate)	\$7.00	\$7.00
Case Management (per hour)	\$67.88	\$75.00
Supplies (per month)	\$124.00	\$124.00
Personal Emergency Response System (per month)	\$40.00	\$40.00

Sources: See Appendix A.

TABLE 8
The Elder Economic Security Standard Index for the State of Iowa, 2011
Addition of Home and Community-Based Long-Term Care Costs*

Expenses	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter/One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter/One Bedroom	Owner w/ Mortgage
Elder Index Per Year (Assuming Poor Health)	\$20,347	\$21,775	\$27,019	\$31,351	\$32,779	\$38,023

Add Impact of Changes in Long-Term Care Status

Low Long-Term Care: 6 hrs/wk						
Cost Per Month	\$609					
Cost Per Year	\$7,308	\$7,308	\$7,308	\$7,308	\$7,308	\$7,308
Elder Index Per Year	\$27,655	\$29,083	\$34,327	\$38,659	\$40,087	\$45,331

Medium Long-Term Care: 16 hrs/wk						
Cost Per Month	\$1,631					
Cost Per Year	\$19,576	\$19,576	\$19,576	\$19,576	\$19,576	\$19,576
Elder Index Per Year	\$39,923	\$41,351	\$46,595	\$50,927	\$52,355	\$57,599

High Long-Term Care with Adult Day Health: 36 hrs/wk						
Cost Per Month	\$2,664					
Cost Per Year	\$31,968	\$31,968	\$31,968	\$31,968	\$31,968	\$31,968
Elder Index Per Year	\$52,315	\$53,743	\$58,987	\$63,319	\$64,747	\$69,991

High Long-Term Care all In-Home Care: 36 hrs/wk						
Cost Per Month	\$3,405					
Cost Per Year	\$40,860	\$40,860	\$40,860	\$40,860	\$40,860	\$40,860
Elder Index Per Year	\$61,207	\$62,635	\$67,879	\$72,211	\$73,639	\$78,883

* Elders needing home and community-based long-term care (LTC) are presumed to be in poor health. Hence LTC costs are added to the standard for elder person in poor health and elder couple, one in poor and one in good health.

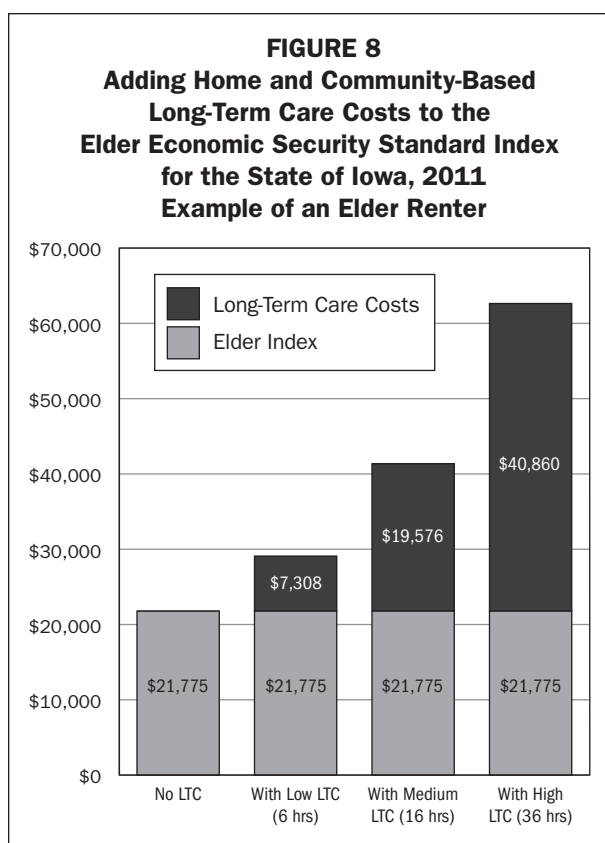
Table 8 shows the impact of home and community-based long-term care costs on Iowa statewide elders' living expenses for the selected elder household scenarios. **Figure 8** illustrates the impact of adding these costs for an elder renter in Iowa. The impact of long-term care costs on estimated living costs for each county is included in Appendix D. Note that the Elder Index values in Table 8 have been adjusted to reflect an elder in poor health, given that only individuals with poor health are likely to need long-term care.

Overview of Impact of Home and Community-Based Long-Term Care Findings for Iowa

The need for home and community-based long-term care can more than double an elder's expenses, significantly increasing the income needed to meet basic needs:

- For the Iowa elder household scenarios described in this report, the Elder Index ranges from \$20,347–\$38,023 (without home and community-based long-term care, but assuming poor health for the elder person or for one member of the elder couple).
- Adding home and community-based long-term care for one person adds significantly to living expense costs—\$7,308 for “low” levels of care, \$19,576 for “medium” levels of care and \$31,968–\$40,860 for “high” levels of care.
- Home and community-based long-term care is preferred by elders to institutional skilled nursing facility care, which is considerably more expensive. National market surveys report an average rate of \$52,925 for skilled nursing facility care (semi-private room) in Iowa (Genworth 2011).
- The above estimates assume that only one member of an elder couple needs long-term care assistance and is in poor health. If it is assumed that both members of an elder couple need some long-term care assistance, estimated costs could spiral to even higher levels. In addition to the health care costs being higher when both members of a couple are in poor health, out-of-pocket costs for home health care, adult day health or other services or supplies would increase.

When elders become frail and are in poor health, they may need community-based long-term care services to age in place. Using the example of an elder renter living alone in Iowa, Figure 8 illustrates the dramatic increase in annual expenses experienced when low (6 hours/week), medium (16 hours/week) or high (36 hours/week) levels of home and community-based long-term care services are required. For example, compared to the elder renter in poor health who purchases no long-term care services (with estimated annual expenses of \$21,775), annual expenses are nearly



three times higher if high levels of home-based care are required for the elder to age in place (\$62,635).

V. SUMMARY

The Elder Index, with its modeled scenarios for older adults living in different circumstances, shows the difficulties low- and moderate-income elders confront in meeting their living expenses. In every county in the state, elders who live at the federal poverty level, or who are totally dependent on the average Social Security payment in 2011, need housing and health care supports to make ends meet. Long-term care needs add significant costs.

The Elder Economic Security Initiative, through the use and development of the national WOW-GI Elder Economic Security Standard Index, provides a framework to help guide public, private and personal decisions that can directly shape the well-being of today's and tomorrow's older adults. Additionally, it provides information for decisions aging Baby Boomers will need to make for themselves and for the older family members for whom they often care. The Elder Economic Security Initiative uses the information contained in the Elder Index to develop and advocate for strategies that promote economic security to meet the goals of independence, choice and dignity for older adults.

References

- AARP (2008). Social Security Iowa Quick Facts. Retrieved 06/02/11: http://assets.aarp.org/rgcenter/econ/ss_facts_08_ia.pdf.
- Butrica, B., Goldwyn, J. H. & Johnson, R. W. (2005). *Understanding Expenditure Patterns in Retirement*. Washington, DC: Urban Institute. Available online: <http://www.urban.org/publications/411130.html>.
- Citro, C. F., & Michael, R. T. (1995). *Measuring Poverty: A New Approach*. Washington, DC: National Academy of Sciences.
- Easter Seals (nd). A Solutions Package for Adult Day Services Transportation Programs. Retrieved 4/1/08: http://seniortransportation.easterseals.com/site/PageServer?pagename=NCST2_tsc_adult_day.
- Genworth (2011). Genworth 2011 Cost of Care Survey. Richmond, VA: Genworth Financial. Retrieved 5/4/11: http://www.genworth.com/content/products/long_term_care/long_term_care/cost_of_care.html.
- Internal Revenue Service (2011) IRS announces 2011 standard mileage rates. News Release IR-2009-111 (December 3). *Corrected on Dec. 13, 2010, to reflect changes for 2011*. Retrieved 5/2/11: <http://www.irs.gov/newsroom/article/0,,id=232017,00.html>.
- Kemper, P., Komisar, H. & Alecxih, L. (2006). Long-term care over an uncertain future: What can current retirees expect? *Inquiry*, 42, 335–350.
- Russell, Laura Henze, Bruce, Ellen A., Conahan, Judith and Wider Opportunities for Women (2006). *The WOW-GI National Elder Economic Security Standard: A Methodology to Determine Economic Security for Elders*. Washington, DC: Wider Opportunities for Women.
- Sales Tax Clearinghouse (2010). Retrieved 6/6/2011 from: <http://www.thestc.com/STrates.stm>.
- Social Security Administration (2007). *Expenditures of the Aged Chartbook*. Available online: http://www.ssa.gov/policy/docs/chartbooks/expenditures_aged/index.html.
- Social Security Administration (2010). Retirement Benefits. SSA Publication No. 05-10035. Retrieved 5/3/2011 from: <http://www.socialsecurity.gov/pubs/10035.html>.
- U.S. Census Bureau (2009a). Population Estimates Program of the U.S. Census Bureau. Available online: <http://www.census.gov/popest/datasets.html>.
- U.S. Census Bureau (2009b). American Community Survey, 2009. Available online: <http://factfinder.census.gov/>.
- U.S. Census Bureau (2010). American Community Survey Public Use Microdata Sample (PUMS) 2007–2009 3-year file. Available online: <http://factfinder.census.gov/>.
- U.S. Census Bureau (2011). Poverty Thresholds for 2010. Available online: <http://www.census.gov/hhes/www/poverty/data/threshld/index.html>.
- U.S. Department of Agriculture, Center for Nutrition Policy and Promotion (2011). USDA Food Plans: Cost of Food. Available online: <http://www.cnpp.usda.gov/USDAFoodPlansCostofFood.htm>.
- U.S. Department of Health & Human Services (2008). General Enrollment and Eligibility. Available online: <http://www.medicare.gov/MedicareEligibility/home.asp?dest=NAV%7CHome%7CGeneralEnrollment&tversion=default&browser=Netscape%7C7%2E01%7CWinXP&language=English#TabTop>.
- U.S. Department of Health & Human Services (2011a). The HHS Poverty Guidelines for 2011. Available online: <http://aspe.hhs.gov/poverty/11poverty.shtml>.
- U.S. Department of Health & Human Services. (2011b). Medicare Options Compare Tool. Available online: <https://www.medicare.gov/find-a-plan/questions/home.aspx>.
- U.S. Department of Health & Human Services (2011c). Medicare Advantage/Part D Contract and Enrollment Data. Available online: <http://www.cms.hhs.gov/MCRAdvPartDEnrolData/MASCPen/list.asp#TopOfPage>.
- U.S. Department of Housing and Urban Development. (2011). Fair Market Rents—Fiscal Year 2011. Available online: <http://www.huduser.org>.
- U.S. Department of Labor, Bureau of Labor Statistics. (2009). Consumer Expenditure Survey. Available online: <http://www.bls.gov/cex/>.
- U.S. Department of Labor, Bureau of Labor Statistics (2011). Consumer Price Index tool. Available online: <http://data.bls.gov/data>.
- U.S. Department of Transportation (2010). National Household Travel Survey for 2009 (NHTS). Available online: <http://nhts.ornl.gov/>.

Appendix A: Data Sources

Data Type	Source	Assumptions
Housing	<p>Rent: U.S. Department of Housing and Urban Development (2011). Fair Market Rents—Fiscal Year 2011. Retrieved from: http://www.huduser.org</p> <p>Owner Costs: U.S. Census Bureau (2010): American Community Survey Public Use Microdata Sample (PUMS) 2007–2009 3-year file. Retrieved from: http://factfinder.census.gov/</p> <p>Owner costs adjusted to 2011 by CPI-U for housing in the Midwest region. U.S. Department of Labor (2011). Retrieved from http://data.bls.gov/data</p>	<p>Fair Market Rents (FMRs) for 1-bedroom units by HUD statistical area (county or country group).</p> <p>Median selected monthly owner costs (SMOC) for owners 65+ with, and without a mortgage.</p> <p>SMOC includes property taxes, insurance, heat & utilities, condo fees, & mortgage payment (if any)</p>
Food	<p>Low-Cost Food Plan: U.S. Department of Agriculture, Center for Nutrition Policy and Promotion (2011). Retrieved from: http://www.cnpp.usda.gov/USDAFoodPlansCostofFood.htm</p>	<p>Low Cost Food Plan costs for older men and women are averaged to determine food costs for elders. Per USDA, food costs for single adults are increased by 20% to reflect lesser economies of scale.</p>
Total Health Care Costs (premiums and out-of-pocket cost)	<p>U.S. Department of Health & Human Services. (2011b). Medicare Options Compare Tool. Retrieved from: https://www.medicare.gov/find-a-plan/questions/home.aspx</p> <p>U.S. Department of Health & Human Services (2011c). Medicare Advantage/Part D Contract and Enrollment Data. Retrieved from: http://www.cms.hhs.gov/MCRAdvPartDEnrolData/MASCPen/list.asp#TopOfPage</p>	<p>Average costs calculated by the Gerontology Institute for Iowa assuming Medicare Advantage with Prescription coverage or Medigap Supplement (Plan C) and Medicare Part D coverage</p>
Transportation	<p>Private Automobile Cost: U.S. Department of Transportation (2010), National Household Travel Survey for 2009 (NHTS). Retrieved from: http://nhts.ornl.gov/</p> <p>Per Mile Cost: Internal Revenue Service (2011). Retrieved from: http://www.irs.gov/newsroom/article/0,,id=232017,00.html</p>	<p>Estimated annual mileage driven by retired singles and couples in Iowa x IRS standard mileage reimbursement rate for operating and owner costs for 2011.</p>
Miscellaneous	<p>Miscellaneous expenses are estimated at 20% of costs of other basic expenditure categories: housing, food, health care and transportation, which is equal to 16.67% of total expenses. Includes all other essentials: clothing, shoes, paper products, cleaning products, household items, personal hygiene items and telephone.</p>	<p>The Elder Index calculates miscellaneous expenses for owners without a mortgage and applies that amount to each of the housing types.</p>
Long-Term Care	<p>Public (Medicaid waiver) rate information from Iowa Department Human Services.</p> <p>Private rates from Genworth 2011 Cost of Care Survey (Genworth, 2011). Retrieved from: http://www.genworth.com/content/etc/medialib/genworth_v2/pdf/ltc_cost_of_care.Par.14625.File.dat/2010_Cost_of_Care_Survey_Full_Report.pdf.</p> <p>Adult Day Service Transportation expenses based on report by Easter Seals (n.d.). Retrieved from: http://seniortransportation.easterseals.com/site/PageServer?pagename=NCST2_tsc_adult_day</p> <p>Other expenses based on informal surveys and web searches conducted by the Gerontology Institute.</p>	<p>Authors' calculations using area costs for three prototypical levels of long-term care services packages.</p>

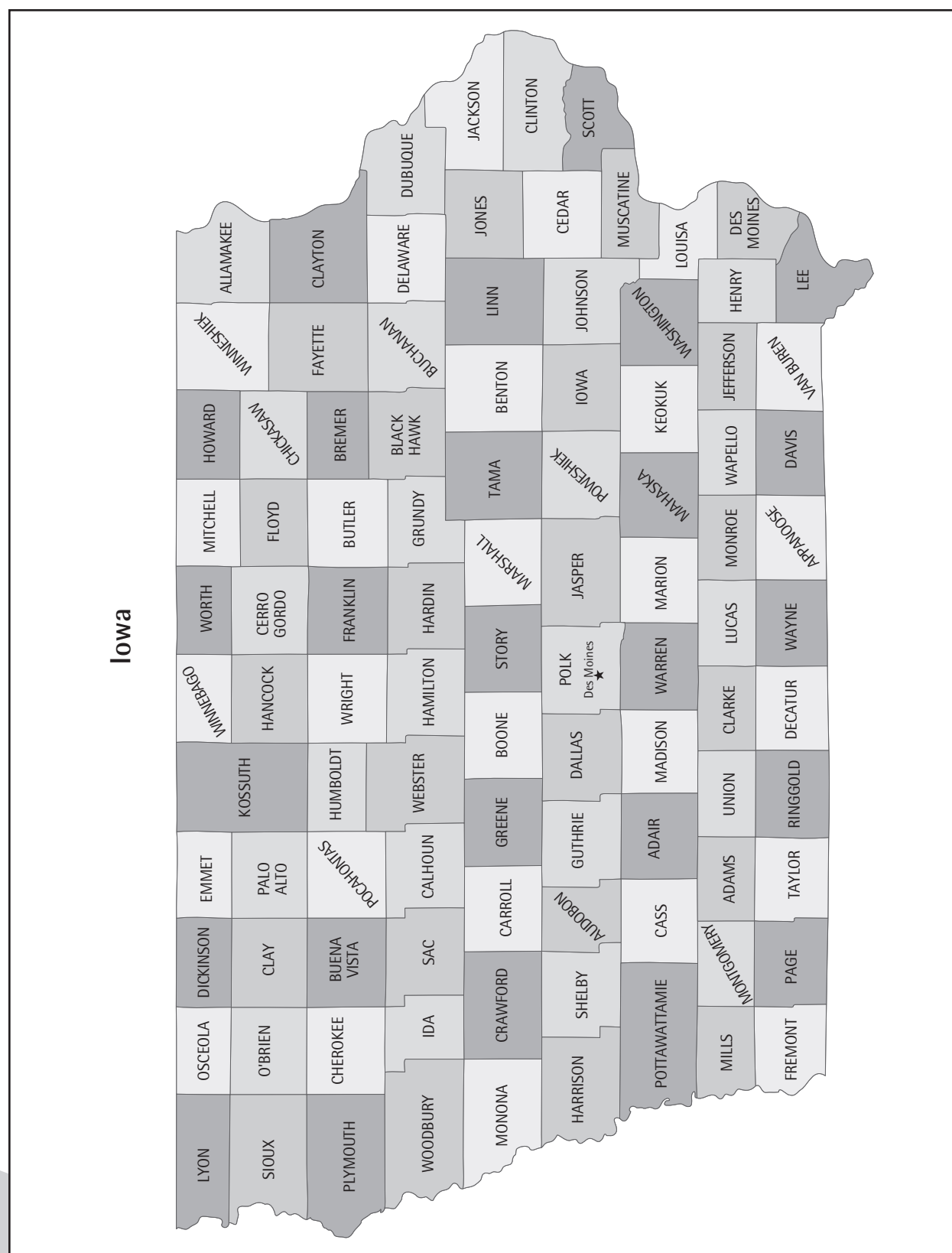
Appendix B: List of Iowa Metropolitan/Micropolitan Areas and Counties

Metropolitan/Micropolitan Area	Table (App. D)	County Name(s)
Ames, IA Metropolitan Statistical Area	85	Story County
Boone, IA Micropolitan Statistical Area	8	Boone County
Burlington, IA-IL Micropolitan Statistical Area	29	Des Moines County
Cedar Rapids, IA Metropolitan Statistical Area	6	Benton County
	53	Jones County
	57	Linn County
Clinton, IA Micropolitan Statistical Area	23	Clinton County
Davenport-Moline-Rock Island, IA-IL Metropolitan Statistical Area	82	Scott County
Des Moines-West Des Moines, IA Metropolitan Statistical Area	25	Dallas County
	39	Guthrie County
	61	Madison County
	77	Polk County
	91	Warren County
Dubuque, IA Metropolitan Statistical Area	31	Dubuque County
Fort Dodge, IA Micropolitan Statistical Area	94	Webster County
Fort Madison-Keokuk, IA-MO Micropolitan Statistical Area	56	Lee County
Iowa City, IA Metropolitan Statistical Area	52	Johnson County
	92	Washington County
Marshalltown, IA Micropolitan Statistical Area	64	Marshall County
Mason City, IA Micropolitan Statistical Area	17	Cerro Gordo County
	98	Worth County
Muscatine, IA Micropolitan Statistical Area	58	Louisa County
	70	Muscatine County
Newton, IA Micropolitan Statistical Area	50	Jasper County
Omaha-Council Bluffs, NE-IA Metropolitan Statistical Area	43	Harrison County
	65	Mills County
	78	Pottawattamie County
Oskaloosa, IA Micropolitan Statistical Area	62	Mahaska County
Ottumwa, IA Micropolitan Statistical Area	90	Wapello County
Pella, IA Micropolitan Statistical Area	63	Marion County
Sioux City, IA-NE-SD Metropolitan Statistical Area	97	Woodbury County
Spencer, IA Micropolitan Statistical Area	21	Clay County
Spirit Lake, IA Micropolitan Statistical Area	30	Dickinson County
Storm Lake, IA Micropolitan Statistical Area	11	Buena Vista County
Waterloo-Cedar Falls, IA Metropolitan Statistical Area	7	Black Hawk County
	9	Bremer County
	38	Grundy County

Metropolitan/Micropolitan Area	Table (App. D)	County Name(s)
Non-Metro Counties	1	Adair County
	2	Adams County
	3	Allamakee County
	4	Appanoose County
	5	Audubon County
	10	Buchanan County
	12	Butler County
	13	Calhoun County
	14	Carroll County
	15	Cass County
	16	Cedar County
	18	Cherokee County
	19	Chickasaw County
	20	Clarke County
	22	Clayton County
	24	Crawford County
	26	Davis County
	27	Decatur County
	28	Delaware County
	32	Emmet County
	33	Fayette County
	34	Floyd County
	35	Franklin County
	36	Fremont County
	37	Greene County
	40	Hamilton County
	41	Hancock County
	42	Hardin County
	44	Henry County
	45	Howard County
	46	Humboldt County

Metropolitan/Micropolitan Area	Table (App. D)	County Name(s)
Non-Metro Counties (continued)	47	Ida County
	48	Iowa County
	49	Jackson County
	51	Jefferson County
	54	Keokuk County
	55	Kossuth County
	59	Lucas County
	60	Lyon County
	66	Mitchell County
	67	Monona County
	68	Monroe County
	69	Montgomery County
	71	O'Brien County
	72	Osceola County
	73	Page County
	74	Palo Alto County
	75	Plymouth County
	76	Pocahontas County
	79	Poweshiek County
	80	Ringgold County
	81	Sac County
	83	Shelby County
	84	Sioux County
	86	Tama County
	87	Taylor County
	88	Union County
	89	Van Buren County
	93	Wayne County
	95	Winnebago County
	96	Winneshiek County
	99	Wright County

Appendix C: Map of Iowa Counties



Source: U.S. Census Bureau. See http://quickfacts.census.gov/qfd/maps/iowa_map.html.

Appendix D: Elder Economic Security Standard Index for Iowa Counties, 2011 One- and Two-Person Elder Households

Table D-1: The Elder Economic Security Standard Index for Adair County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$352	\$422	\$836	\$352	\$422	\$836
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$255	\$255	\$255	\$409	\$409	\$409
Elder Index Per Month	\$1,528	\$1,598	\$2,012	\$2,455	\$2,525	\$2,939
Elder Index Per Year	\$18,336	\$19,176	\$24,144	\$29,460	\$30,300	\$35,268

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,738	\$19,020

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,314	\$28,154	\$33,122	\$38,438	\$39,278	\$44,246
Medium (16 hrs)	\$19,576	\$39,582	\$40,422	\$45,390	\$50,706	\$51,546	\$56,514
High w/ADC (36 hrs)	\$31,968	\$51,974	\$52,814	\$57,782	\$63,098	\$63,938	\$68,906
High w/o ADC (36 hrs)	\$40,860	\$60,866	\$61,706	\$66,674	\$71,990	\$72,830	\$77,798

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-2: The Elder Economic Security Standard Index for Adams County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$352	\$422	\$836	\$352	\$422	\$836
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$255	\$255	\$255	\$409	\$409	\$409
Elder Index Per Month	\$1,528	\$1,598	\$2,012	\$2,455	\$2,525	\$2,939
Elder Index Per Year	\$18,336	\$19,176	\$24,144	\$29,460	\$30,300	\$35,268

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,132	\$18,115

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,314	\$28,154	\$33,122	\$38,438	\$39,278	\$44,246
Medium (16 hrs)	\$19,576	\$39,582	\$40,422	\$45,390	\$50,706	\$51,546	\$56,514
High w/ADC (36 hrs)	\$31,968	\$51,974	\$52,814	\$57,782	\$63,098	\$63,938	\$68,906
High w/o ADC (36 hrs)	\$40,860	\$60,866	\$61,706	\$66,674	\$71,990	\$72,830	\$77,798

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-3: The Elder Economic Security Standard Index for Allamakee County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$373	\$433	\$857	\$373	\$433	\$857
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$259	\$259	\$259	\$413	\$413	\$413
Elder Index Per Month	\$1,553	\$1,613	\$2,037	\$2,480	\$2,540	\$2,964
Elder Index Per Year	\$18,636	\$19,356	\$24,444	\$29,760	\$30,480	\$35,568

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,478	\$18,631

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,614	\$28,334	\$33,422	\$38,738	\$39,458	\$44,546
Medium (16 hrs)	\$19,576	\$39,882	\$40,602	\$45,690	\$51,006	\$51,726	\$56,814
High w/ADC (36 hrs)	\$31,968	\$52,274	\$52,994	\$58,082	\$63,398	\$64,118	\$69,206
High w/o ADC (36 hrs)	\$40,860	\$61,166	\$61,886	\$66,974	\$72,290	\$73,010	\$78,098

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-4: The Elder Economic Security Standard Index for Appanoose County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$352	\$421	\$836	\$352	\$421	\$836
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$255	\$255	\$255	\$409	\$409	\$409
Elder Index Per Month	\$1,528	\$1,597	\$2,012	\$2,455	\$2,524	\$2,939
Elder Index Per Year	\$18,336	\$19,164	\$24,144	\$29,460	\$30,288	\$35,268

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,695	\$18,955

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,314	\$28,142	\$33,122	\$38,438	\$39,266	\$44,246
Medium (16 hrs)	\$19,576	\$39,582	\$40,410	\$45,390	\$50,706	\$51,534	\$56,514
High w/ADC (36 hrs)	\$31,968	\$51,974	\$52,802	\$57,782	\$63,098	\$63,926	\$68,906
High w/o ADC (36 hrs)	\$40,860	\$60,866	\$61,694	\$66,674	\$71,990	\$72,818	\$77,798

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-5: The Elder Economic Security Standard Index for Audubon County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$312	\$426	\$989	\$312	\$426	\$989
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$247	\$247	\$247	\$401	\$401	\$401
Elder Index Per Month	\$1,480	\$1,594	\$2,157	\$2,407	\$2,521	\$3,084
Elder Index Per Year	\$17,760	\$19,128	\$25,884	\$28,884	\$30,252	\$37,008

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,518	\$18,691

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$26,738	\$28,106	\$34,862	\$37,862	\$39,230	\$45,986
Medium (16 hrs)	\$19,576	\$39,006	\$40,374	\$47,130	\$50,130	\$51,498	\$58,254
High w/ADC (36 hrs)	\$31,968	\$51,398	\$52,766	\$59,522	\$62,522	\$63,890	\$70,646
High w/o ADC (36 hrs)	\$40,860	\$60,290	\$61,658	\$68,414	\$71,414	\$72,782	\$79,538

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-6: The Elder Economic Security Standard Index for Benton County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$374	\$425	\$907	\$374	\$425	\$907
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$262	\$262	\$262	\$410	\$410	\$410
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$261	\$261	\$261	\$417	\$417	\$417
Elder Index Per Month	\$1,567	\$1,618	\$2,100	\$2,503	\$2,554	\$3,036
Elder Index Per Year	\$18,804	\$19,416	\$25,200	\$30,036	\$30,648	\$36,432

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,815	\$20,628

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,782	\$28,394	\$34,178	\$39,014	\$39,626	\$45,410
Medium (16 hrs)	\$19,576	\$40,050	\$40,662	\$46,446	\$51,282	\$51,894	\$57,678
High w/ADC (36 hrs)	\$31,968	\$52,442	\$53,054	\$58,838	\$63,674	\$64,286	\$70,070
High w/o ADC (36 hrs)	\$40,860	\$61,334	\$61,946	\$67,730	\$72,566	\$73,178	\$78,962

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-7: The Elder Economic Security Standard Index for Black Hawk County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$382	\$515	\$1,031	\$382	\$515	\$1,031
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$246	\$246	\$246	\$384	\$384	\$384
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$260	\$260	\$260	\$414	\$414	\$414
Elder Index Per Month	\$1,558	\$1,691	\$2,207	\$2,482	\$2,615	\$3,131
Elder Index Per Year	\$18,696	\$20,292	\$26,484	\$29,784	\$31,380	\$37,572

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$14,589	\$21,783

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,674	\$29,270	\$35,462	\$38,762	\$40,358	\$46,550
Medium (16 hrs)	\$19,576	\$39,942	\$41,538	\$47,730	\$51,030	\$52,626	\$58,818
High w/ADC (36 hrs)	\$31,968	\$52,334	\$53,930	\$60,122	\$63,422	\$65,018	\$71,210
High w/o ADC (36 hrs)	\$40,860	\$61,226	\$62,822	\$69,014	\$72,314	\$73,910	\$80,102

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-8: The Elder Economic Security Standard Index for Boone County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$420	\$500	\$1,093	\$420	\$500	\$1,093
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$268	\$268	\$268	\$423	\$423	\$423
Elder Index Per Month	\$1,609	\$1,689	\$2,282	\$2,537	\$2,617	\$3,210
Elder Index Per Year	\$19,308	\$20,268	\$27,384	\$30,444	\$31,404	\$38,520

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,857	\$20,691

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$28,286	\$29,246	\$36,362	\$39,422	\$40,382	\$47,498
Medium (16 hrs)	\$19,576	\$40,554	\$41,514	\$48,630	\$51,690	\$52,650	\$59,766
High w/ADC (36 hrs)	\$31,968	\$52,946	\$53,906	\$61,022	\$64,082	\$65,042	\$72,158
High w/o ADC (36 hrs)	\$40,860	\$61,838	\$62,798	\$69,914	\$72,974	\$73,934	\$81,050

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-9: The Elder Economic Security Standard Index for Bremer County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$373	\$450	\$857	\$373	\$450	\$857
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$246	\$246	\$246	\$384	\$384	\$384
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$258	\$258	\$258	\$412	\$412	\$412
Elder Index Per Month	\$1,547	\$1,624	\$2,031	\$2,471	\$2,548	\$2,955
Elder Index Per Year	\$18,564	\$19,488	\$24,372	\$29,652	\$30,576	\$35,460

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$14,275	\$21,314

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,542	\$28,466	\$33,350	\$38,630	\$39,554	\$44,438
Medium (16 hrs)	\$19,576	\$39,810	\$40,734	\$45,618	\$50,898	\$51,822	\$56,706
High w/ADC (36 hrs)	\$31,968	\$52,202	\$53,126	\$58,010	\$63,290	\$64,214	\$69,098
High w/o ADC (36 hrs)	\$40,860	\$61,094	\$62,018	\$66,902	\$72,182	\$73,106	\$77,990

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-10: The Elder Economic Security Standard Index for Buchanan County, 2011
Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (both age 65+)		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$373	\$462	\$857	\$373	\$462	\$857
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$259	\$259	\$259	\$413	\$413	\$413
Elder Index Per Month	\$1,553	\$1,642	\$2,037	\$2,480	\$2,569	\$2,964
Elder Index Per Year	\$18,636	\$19,704	\$24,444	\$29,760	\$30,828	\$35,568

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,972	\$20,862

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,614	\$28,682	\$33,422	\$38,738	\$39,806	\$44,546
Medium (16 hrs)	\$19,576	\$39,882	\$40,950	\$45,690	\$51,006	\$52,074	\$56,814
High w/ADC (36 hrs)	\$31,968	\$52,274	\$53,342	\$58,082	\$63,398	\$64,466	\$69,206
High w/o ADC (36 hrs)	\$40,860	\$61,166	\$62,234	\$66,974	\$72,290	\$73,358	\$78,098

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-11: The Elder Economic Security Standard Index for Buena Vista County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$341	\$437	\$805	\$341	\$437	\$805
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$252	\$252	\$252	\$407	\$407	\$407
Elder Index Per Month	\$1,514	\$1,610	\$1,978	\$2,442	\$2,538	\$2,906
Elder Index Per Year	\$18,168	\$19,320	\$23,736	\$29,304	\$30,456	\$34,872

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,587	\$20,288

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,146	\$28,298	\$32,714	\$38,282	\$39,434	\$43,850
Medium (16 hrs)	\$19,576	\$39,414	\$40,566	\$44,982	\$50,550	\$51,702	\$56,118
High w/ADC (36 hrs)	\$31,968	\$51,806	\$52,958	\$57,374	\$62,942	\$64,094	\$68,510
High w/o ADC (36 hrs)	\$40,860	\$60,698	\$61,850	\$66,266	\$71,834	\$72,986	\$77,402

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-12: The Elder Economic Security Standard Index for Butler County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$373	\$433	\$857	\$373	\$433	\$857
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$259	\$259	\$259	\$413	\$413	\$413
Elder Index Per Month	\$1,553	\$1,613	\$2,037	\$2,480	\$2,540	\$2,964
Elder Index Per Year	\$18,636	\$19,356	\$24,444	\$29,760	\$30,480	\$35,568

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,340	\$19,918

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,614	\$28,334	\$33,422	\$38,738	\$39,458	\$44,546
Medium (16 hrs)	\$19,576	\$39,882	\$40,602	\$45,690	\$51,006	\$51,726	\$56,814
High w/ADC (36 hrs)	\$31,968	\$52,274	\$52,994	\$58,082	\$63,398	\$64,118	\$69,206
High w/o ADC (36 hrs)	\$40,860	\$61,166	\$61,886	\$66,974	\$72,290	\$73,010	\$78,098

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-13: The Elder Economic Security Standard Index for Calhoun County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$344	\$441	\$888	\$344	\$441	\$888
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$253	\$253	\$253	\$408	\$408	\$408
Elder Index Per Month	\$1,518	\$1,615	\$2,062	\$2,446	\$2,543	\$2,990
Elder Index Per Year	\$18,216	\$19,380	\$24,744	\$29,352	\$30,516	\$35,880

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,258	\$19,796

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,194	\$28,358	\$33,722	\$38,330	\$39,494	\$44,858
Medium (16 hrs)	\$19,576	\$39,462	\$40,626	\$45,990	\$50,598	\$51,762	\$57,126
High w/ADC (36 hrs)	\$31,968	\$51,854	\$53,018	\$58,382	\$62,990	\$64,154	\$69,518
High w/o ADC (36 hrs)	\$40,860	\$60,746	\$61,910	\$67,274	\$71,882	\$73,046	\$78,410

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-14: The Elder Economic Security Standard Index for Carroll County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$312	\$439	\$989	\$312	\$439	\$989
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$247	\$247	\$247	\$401	\$401	\$401
Elder Index Per Month	\$1,480	\$1,607	\$2,157	\$2,407	\$2,534	\$3,084
Elder Index Per Year	\$17,760	\$19,284	\$25,884	\$28,884	\$30,408	\$37,008

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,286	\$19,838

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$26,738	\$28,262	\$34,862	\$37,862	\$39,386	\$45,986
Medium (16 hrs)	\$19,576	\$39,006	\$40,530	\$47,130	\$50,130	\$51,654	\$58,254
High w/ADC (36 hrs)	\$31,968	\$51,398	\$52,922	\$59,522	\$62,522	\$64,046	\$70,646
High w/o ADC (36 hrs)	\$40,860	\$60,290	\$61,814	\$68,414	\$71,414	\$72,938	\$79,538

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-15: The Elder Economic Security Standard Index for Cass County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$378	\$506	\$921	\$378	\$506	\$921
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$260	\$260	\$260	\$414	\$414	\$414
Elder Index Per Month	\$1,559	\$1,687	\$2,102	\$2,486	\$2,614	\$3,029
Elder Index Per Year	\$18,708	\$20,244	\$25,224	\$29,832	\$31,368	\$36,348

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,154	\$19,640

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,686	\$29,222	\$34,202	\$38,810	\$40,346	\$45,326
Medium (16 hrs)	\$19,576	\$39,954	\$41,490	\$46,470	\$51,078	\$52,614	\$57,594
High w/ADC (36 hrs)	\$31,968	\$52,346	\$53,882	\$58,862	\$63,470	\$65,006	\$69,986
High w/o ADC (36 hrs)	\$40,860	\$61,238	\$62,774	\$67,754	\$72,362	\$73,898	\$78,878

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-16: The Elder Economic Security Standard Index for Cedar County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$387	\$434	\$942	\$387	\$434	\$942
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$262	\$262	\$262	\$416	\$416	\$416
Elder Index Per Month	\$1,570	\$1,617	\$2,125	\$2,497	\$2,544	\$3,052
Elder Index Per Year	\$18,840	\$19,404	\$25,500	\$29,964	\$30,528	\$36,624

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,612	\$20,325

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,818	\$28,382	\$34,478	\$38,942	\$39,506	\$45,602
Medium (16 hrs)	\$19,576	\$40,086	\$40,650	\$46,746	\$51,210	\$51,774	\$57,870
High w/ADC (36 hrs)	\$31,968	\$52,478	\$53,042	\$59,138	\$63,602	\$64,166	\$70,262
High w/o ADC (36 hrs)	\$40,860	\$61,370	\$61,934	\$68,030	\$72,494	\$73,058	\$79,154

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-17: The Elder Economic Security Standard Index for Cerro Gordo County, 2011
Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (both age 65+)		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$335	\$467	\$856	\$335	\$467	\$856
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$251	\$251	\$251	\$406	\$406	\$406
Elder Index Per Month	\$1,507	\$1,639	\$2,028	\$2,435	\$2,567	\$2,956
Elder Index Per Year	\$18,084	\$19,668	\$24,336	\$29,220	\$30,804	\$35,472

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,679	\$20,425

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,062	\$28,646	\$33,314	\$38,198	\$39,782	\$44,450
Medium (16 hrs)	\$19,576	\$39,330	\$40,914	\$45,582	\$50,466	\$52,050	\$56,718
High w/ADC (36 hrs)	\$31,968	\$51,722	\$53,306	\$57,974	\$62,858	\$64,442	\$69,110
High w/o ADC (36 hrs)	\$40,860	\$60,614	\$62,198	\$66,866	\$71,750	\$73,334	\$78,002

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-18: The Elder Economic Security Standard Index for Cherokee County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$312	\$426	\$989	\$312	\$426	\$989
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$247	\$247	\$247	\$401	\$401	\$401
Elder Index Per Month	\$1,480	\$1,594	\$2,157	\$2,407	\$2,521	\$3,084
Elder Index Per Year	\$17,760	\$19,128	\$25,884	\$28,884	\$30,252	\$37,008

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,696	\$20,450

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$26,738	\$28,106	\$34,862	\$37,862	\$39,230	\$45,986
Medium (16 hrs)	\$19,576	\$39,006	\$40,374	\$47,130	\$50,130	\$51,498	\$58,254
High w/ADC (36 hrs)	\$31,968	\$51,398	\$52,766	\$59,522	\$62,522	\$63,890	\$70,646
High w/o ADC (36 hrs)	\$40,860	\$60,290	\$61,658	\$68,414	\$71,414	\$72,782	\$79,538

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-19: The Elder Economic Security Standard Index for Chickasaw County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$373	\$433	\$857	\$373	\$433	\$857
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$259	\$259	\$259	\$413	\$413	\$413
Elder Index Per Month	\$1,553	\$1,613	\$2,037	\$2,480	\$2,540	\$2,964
Elder Index Per Year	\$18,636	\$19,356	\$24,444	\$29,760	\$30,480	\$35,568

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,200	\$19,709

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,614	\$28,334	\$33,422	\$38,738	\$39,458	\$44,546
Medium (16 hrs)	\$19,576	\$39,882	\$40,602	\$45,690	\$51,006	\$51,726	\$56,814
High w/ADC (36 hrs)	\$31,968	\$52,274	\$52,994	\$58,082	\$63,398	\$64,118	\$69,206
High w/o ADC (36 hrs)	\$40,860	\$61,166	\$61,886	\$66,974	\$72,290	\$73,010	\$78,098

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-20: The Elder Economic Security Standard Index for Clarke County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$352	\$433	\$836	\$352	\$433	\$836
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$255	\$255	\$255	\$409	\$409	\$409
Elder Index Per Month	\$1,528	\$1,609	\$2,012	\$2,455	\$2,536	\$2,939
Elder Index Per Year	\$18,336	\$19,308	\$24,144	\$29,460	\$30,432	\$35,268

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,287	\$18,345

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,314	\$28,286	\$33,122	\$38,438	\$39,410	\$44,246
Medium (16 hrs)	\$19,576	\$39,582	\$40,554	\$45,390	\$50,706	\$51,678	\$56,514
High w/ADC (36 hrs)	\$31,968	\$51,974	\$52,946	\$57,782	\$63,098	\$64,070	\$68,906
High w/o ADC (36 hrs)	\$40,860	\$60,866	\$61,838	\$66,674	\$71,990	\$72,962	\$77,798

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-21: The Elder Economic Security Standard Index for Clay County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$341	\$421	\$805	\$341	\$421	\$805
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$252	\$252	\$252	\$407	\$407	\$407
Elder Index Per Month	\$1,514	\$1,594	\$1,978	\$2,442	\$2,522	\$2,906
Elder Index Per Year	\$18,168	\$19,128	\$23,736	\$29,304	\$30,264	\$34,872

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,434	\$20,058

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,146	\$28,106	\$32,714	\$38,282	\$39,242	\$43,850
Medium (16 hrs)	\$19,576	\$39,414	\$40,374	\$44,982	\$50,550	\$51,510	\$56,118
High w/ADC (36 hrs)	\$31,968	\$51,806	\$52,766	\$57,374	\$62,942	\$63,902	\$68,510
High w/o ADC (36 hrs)	\$40,860	\$60,698	\$61,658	\$66,266	\$71,834	\$72,794	\$77,402

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-22: The Elder Economic Security Standard Index for Clayton County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$373	\$433	\$857	\$373	\$433	\$857
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$259	\$259	\$259	\$413	\$413	\$413
Elder Index Per Month	\$1,553	\$1,613	\$2,037	\$2,480	\$2,540	\$2,964
Elder Index Per Year	\$18,636	\$19,356	\$24,444	\$29,760	\$30,480	\$35,568

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,363	\$18,459

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,614	\$28,334	\$33,422	\$38,738	\$39,458	\$44,546
Medium (16 hrs)	\$19,576	\$39,882	\$40,602	\$45,690	\$51,006	\$51,726	\$56,814
High w/ADC (36 hrs)	\$31,968	\$52,274	\$52,994	\$58,082	\$63,398	\$64,118	\$69,206
High w/o ADC (36 hrs)	\$40,860	\$61,166	\$61,886	\$66,974	\$72,290	\$73,010	\$78,098

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-23: The Elder Economic Security Standard Index for Clinton County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$387	\$422	\$942	\$387	\$422	\$942
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$262	\$262	\$262	\$416	\$416	\$416
Elder Index Per Month	\$1,570	\$1,605	\$2,125	\$2,497	\$2,532	\$3,052
Elder Index Per Year	\$18,840	\$19,260	\$25,500	\$29,964	\$30,384	\$36,624

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,855	\$20,687

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,818	\$28,238	\$34,478	\$38,942	\$39,362	\$45,602
Medium (16 hrs)	\$19,576	\$40,086	\$40,506	\$46,746	\$51,210	\$51,630	\$57,870
High w/ADC (36 hrs)	\$31,968	\$52,478	\$52,898	\$59,138	\$63,602	\$64,022	\$70,262
High w/o ADC (36 hrs)	\$40,860	\$61,370	\$61,790	\$68,030	\$72,494	\$72,914	\$79,154

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-24: The Elder Economic Security Standard Index for Crawford County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$312	\$438	\$989	\$312	\$438	\$989
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$247	\$247	\$247	\$401	\$401	\$401
Elder Index Per Month	\$1,480	\$1,606	\$2,157	\$2,407	\$2,533	\$3,084
Elder Index Per Year	\$17,760	\$19,272	\$25,884	\$28,884	\$30,396	\$37,008

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,907	\$19,272

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$26,738	\$28,250	\$34,862	\$37,862	\$39,374	\$45,986
Medium (16 hrs)	\$19,576	\$39,006	\$40,518	\$47,130	\$50,130	\$51,642	\$58,254
High w/ADC (36 hrs)	\$31,968	\$51,398	\$52,910	\$59,522	\$62,522	\$64,034	\$70,646
High w/o ADC (36 hrs)	\$40,860	\$60,290	\$61,802	\$68,414	\$71,414	\$72,926	\$79,538

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-25: The Elder Economic Security Standard Index for Dallas County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$420	\$606	\$1,093	\$420	\$606	\$1,093
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$240	\$240	\$240	\$375	\$375	\$375
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$266	\$266	\$266	\$419	\$419	\$419
Elder Index Per Month	\$1,596	\$1,782	\$2,269	\$2,516	\$2,702	\$3,189
Elder Index Per Year	\$19,152	\$21,384	\$27,228	\$30,192	\$32,424	\$38,268

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$14,810	\$22,113

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$28,130	\$30,362	\$36,206	\$39,170	\$41,402	\$47,246
Medium (16 hrs)	\$19,576	\$40,398	\$42,630	\$48,474	\$51,438	\$53,670	\$59,514
High w/ADC (36 hrs)	\$31,968	\$52,790	\$55,022	\$60,866	\$63,830	\$66,062	\$71,906
High w/o ADC (36 hrs)	\$40,860	\$61,682	\$63,914	\$69,758	\$72,722	\$74,954	\$80,798

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-26: The Elder Economic Security Standard Index for Davis County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$352	\$422	\$836	\$352	\$422	\$836
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$255	\$255	\$255	\$409	\$409	\$409
Elder Index Per Month	\$1,528	\$1,598	\$2,012	\$2,455	\$2,525	\$2,939
Elder Index Per Year	\$18,336	\$19,176	\$24,144	\$29,460	\$30,300	\$35,268

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,538	\$18,721

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,314	\$28,154	\$33,122	\$38,438	\$39,278	\$44,246
Medium (16 hrs)	\$19,576	\$39,582	\$40,422	\$45,390	\$50,706	\$51,546	\$56,514
High w/ADC (36 hrs)	\$31,968	\$51,974	\$52,814	\$57,782	\$63,098	\$63,938	\$68,906
High w/o ADC (36 hrs)	\$40,860	\$60,866	\$61,706	\$66,674	\$71,990	\$72,830	\$77,798

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-27: The Elder Economic Security Standard Index for Decatur County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$352	\$422	\$836	\$352	\$422	\$836
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$255	\$255	\$255	\$409	\$409	\$409
Elder Index Per Month	\$1,528	\$1,598	\$2,012	\$2,455	\$2,525	\$2,939
Elder Index Per Year	\$18,336	\$19,176	\$24,144	\$29,460	\$30,300	\$35,268

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,290	\$18,351

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,314	\$28,154	\$33,122	\$38,438	\$39,278	\$44,246
Medium (16 hrs)	\$19,576	\$39,582	\$40,422	\$45,390	\$50,706	\$51,546	\$56,514
High w/ADC (36 hrs)	\$31,968	\$51,974	\$52,814	\$57,782	\$63,098	\$63,938	\$68,906
High w/o ADC (36 hrs)	\$40,860	\$60,866	\$61,706	\$66,674	\$71,990	\$72,830	\$77,798

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-28: The Elder Economic Security Standard Index for Delaware County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$387	\$434	\$942	\$387	\$434	\$942
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$262	\$262	\$262	\$416	\$416	\$416
Elder Index Per Month	\$1,570	\$1,617	\$2,125	\$2,497	\$2,544	\$3,052
Elder Index Per Year	\$18,840	\$19,404	\$25,500	\$29,964	\$30,528	\$36,624

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,148	\$19,631

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,818	\$28,382	\$34,478	\$38,942	\$39,506	\$45,602
Medium (16 hrs)	\$19,576	\$40,086	\$40,650	\$46,746	\$51,210	\$51,774	\$57,870
High w/ADC (36 hrs)	\$31,968	\$52,478	\$53,042	\$59,138	\$63,602	\$64,166	\$70,262
High w/o ADC (36 hrs)	\$40,860	\$61,370	\$61,934	\$68,030	\$72,494	\$73,058	\$79,154

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-29: The Elder Economic Security Standard Index for Des Moines County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$367	\$470	\$860	\$367	\$470	\$860
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$258	\$258	\$258	\$412	\$412	\$412
Elder Index Per Month	\$1,546	\$1,649	\$2,039	\$2,473	\$2,576	\$2,966
Elder Index Per Year	\$18,552	\$19,788	\$24,468	\$29,676	\$30,912	\$35,592

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$14,349	\$21,424

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,530	\$28,766	\$33,446	\$38,654	\$39,890	\$44,570
Medium (16 hrs)	\$19,576	\$39,798	\$41,034	\$45,714	\$50,922	\$52,158	\$56,838
High w/ADC (36 hrs)	\$31,968	\$52,190	\$53,426	\$58,106	\$63,314	\$64,550	\$69,230
High w/o ADC (36 hrs)	\$40,860	\$61,082	\$62,318	\$66,998	\$72,206	\$73,442	\$78,122

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-30: The Elder Economic Security Standard Index for Dickinson County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$341	\$444	\$805	\$341	\$444	\$805
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$252	\$252	\$252	\$407	\$407	\$407
Elder Index Per Month	\$1,514	\$1,617	\$1,978	\$2,442	\$2,545	\$2,906
Elder Index Per Year	\$18,168	\$19,404	\$23,736	\$29,304	\$30,540	\$34,872

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$14,007	\$20,914

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,146	\$28,382	\$32,714	\$38,282	\$39,518	\$43,850
Medium (16 hrs)	\$19,576	\$39,414	\$40,650	\$44,982	\$50,550	\$51,786	\$56,118
High w/ADC (36 hrs)	\$31,968	\$51,806	\$53,042	\$57,374	\$62,942	\$64,178	\$68,510
High w/o ADC (36 hrs)	\$40,860	\$60,698	\$61,934	\$66,266	\$71,834	\$73,070	\$77,402

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-31: The Elder Economic Security Standard Index for Dubuque County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$387	\$449	\$942	\$387	\$449	\$942
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$246	\$246	\$246	\$384	\$384	\$384
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$261	\$261	\$261	\$415	\$415	\$415
Elder Index Per Month	\$1,564	\$1,626	\$2,119	\$2,488	\$2,550	\$3,043
Elder Index Per Year	\$18,768	\$19,512	\$25,428	\$29,856	\$30,600	\$36,516

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,834	\$20,656

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,746	\$28,490	\$34,406	\$38,834	\$39,578	\$45,494
Medium (16 hrs)	\$19,576	\$40,014	\$40,758	\$46,674	\$51,102	\$51,846	\$57,762
High w/ADC (36 hrs)	\$31,968	\$52,406	\$53,150	\$59,066	\$63,494	\$64,238	\$70,154
High w/o ADC (36 hrs)	\$40,860	\$61,298	\$62,042	\$67,958	\$72,386	\$73,130	\$79,046

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-32: The Elder Economic Security Standard Index for Emmet County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$341	\$421	\$805	\$341	\$421	\$805
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$252	\$252	\$252	\$407	\$407	\$407
Elder Index Per Month	\$1,514	\$1,594	\$1,978	\$2,442	\$2,522	\$2,906
Elder Index Per Year	\$18,168	\$19,128	\$23,736	\$29,304	\$30,264	\$34,872

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,488	\$20,139

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$25,476	\$26,436	\$31,044	\$36,612	\$37,572	\$42,180
Medium (16 hrs)	\$19,576	\$37,744	\$38,704	\$43,312	\$48,880	\$49,840	\$54,448
High w/ADC (36 hrs)	\$31,968	\$50,136	\$51,096	\$55,704	\$61,272	\$62,232	\$66,840
High w/o ADC (36 hrs)	\$40,860	\$59,028	\$59,988	\$64,596	\$70,164	\$71,124	\$75,732

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-33: The Elder Economic Security Standard Index for Fayette County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$373	\$433	\$857	\$373	\$433	\$857
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$259	\$259	\$259	\$413	\$413	\$413
Elder Index Per Month	\$1,553	\$1,613	\$2,037	\$2,480	\$2,540	\$2,964
Elder Index Per Year	\$18,636	\$19,356	\$24,444	\$29,760	\$30,480	\$35,568

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,856	\$19,196

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,614	\$28,334	\$33,422	\$38,738	\$39,458	\$44,546
Medium (16 hrs)	\$19,576	\$39,882	\$40,602	\$45,690	\$51,006	\$51,726	\$56,814
High w/ADC (36 hrs)	\$31,968	\$52,274	\$52,994	\$58,082	\$63,398	\$64,118	\$69,206
High w/o ADC (36 hrs)	\$40,860	\$61,166	\$61,886	\$66,974	\$72,290	\$73,010	\$78,098

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-34: The Elder Economic Security Standard Index for Floyd County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$335	\$421	\$856	\$335	\$421	\$856
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$251	\$251	\$251	\$406	\$406	\$406
Elder Index Per Month	\$1,507	\$1,593	\$2,028	\$2,435	\$2,521	\$2,956
Elder Index Per Year	\$18,084	\$19,116	\$24,336	\$29,220	\$30,252	\$35,472

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,615	\$20,329

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,062	\$28,094	\$33,314	\$38,198	\$39,230	\$44,450
Medium (16 hrs)	\$19,576	\$39,330	\$40,362	\$45,582	\$50,466	\$51,498	\$56,718
High w/ADC (36 hrs)	\$31,968	\$51,722	\$52,754	\$57,974	\$62,858	\$63,890	\$69,110
High w/o ADC (36 hrs)	\$40,860	\$60,614	\$61,646	\$66,866	\$71,750	\$72,782	\$78,002

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-35: The Elder Economic Security Standard Index for Franklin County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$335	\$441	\$856	\$335	\$441	\$856
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$251	\$251	\$251	\$406	\$406	\$406
Elder Index Per Month	\$1,507	\$1,613	\$2,028	\$2,435	\$2,541	\$2,956
Elder Index Per Year	\$18,084	\$19,356	\$24,336	\$29,220	\$30,492	\$35,472

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,520	\$20,186

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,062	\$28,334	\$33,314	\$38,198	\$39,470	\$44,450
Medium (16 hrs)	\$19,576	\$39,330	\$40,602	\$45,582	\$50,466	\$51,738	\$56,718
High w/ADC (36 hrs)	\$31,968	\$51,722	\$52,994	\$57,974	\$62,858	\$64,130	\$69,110
High w/o ADC (36 hrs)	\$40,860	\$60,614	\$61,886	\$66,866	\$71,750	\$73,022	\$78,002

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-36: The Elder Economic Security Standard Index for Fremont County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$378	\$506	\$921	\$378	\$506	\$921
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$260	\$260	\$260	\$414	\$414	\$414
Elder Index Per Month	\$1,559	\$1,687	\$2,102	\$2,486	\$2,614	\$3,029
Elder Index Per Year	\$18,708	\$20,244	\$25,224	\$29,832	\$31,368	\$36,348

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,181	\$19,681

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,686	\$29,222	\$34,202	\$38,810	\$40,346	\$45,326
Medium (16 hrs)	\$19,576	\$39,954	\$41,490	\$46,470	\$51,078	\$52,614	\$57,594
High w/ADC (36 hrs)	\$31,968	\$52,346	\$53,882	\$58,862	\$63,470	\$65,006	\$69,986
High w/o ADC (36 hrs)	\$40,860	\$61,238	\$62,774	\$67,754	\$72,362	\$73,898	\$78,878

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-37: The Elder Economic Security Standard Index for Greene County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$312	\$426	\$989	\$312	\$426	\$989
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$247	\$247	\$247	\$401	\$401	\$401
Elder Index Per Month	\$1,480	\$1,594	\$2,157	\$2,407	\$2,521	\$3,084
Elder Index Per Year	\$17,760	\$19,128	\$25,884	\$28,884	\$30,252	\$37,008

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,484	\$20,133

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$26,738	\$28,106	\$34,862	\$37,862	\$39,230	\$45,986
Medium (16 hrs)	\$19,576	\$39,006	\$40,374	\$47,130	\$50,130	\$51,498	\$58,254
High w/ADC (36 hrs)	\$31,968	\$51,398	\$52,766	\$59,522	\$62,522	\$63,890	\$70,646
High w/o ADC (36 hrs)	\$40,860	\$60,290	\$61,658	\$68,414	\$71,414	\$72,782	\$79,538

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-38: The Elder Economic Security Standard Index for Grundy County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$373	\$515	\$857	\$373	\$515	\$857
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$246	\$246	\$246	\$384	\$384	\$384
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$258	\$258	\$258	\$412	\$412	\$412
Elder Index Per Month	\$1,547	\$1,689	\$2,031	\$2,471	\$2,613	\$2,955
Elder Index Per Year	\$18,564	\$20,268	\$24,372	\$29,652	\$31,356	\$35,460

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,923	\$20,790

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,542	\$29,246	\$33,350	\$38,630	\$40,334	\$44,438
Medium (16 hrs)	\$19,576	\$39,810	\$41,514	\$45,618	\$50,898	\$52,602	\$56,706
High w/ADC (36 hrs)	\$31,968	\$52,202	\$53,906	\$58,010	\$63,290	\$64,994	\$69,098
High w/o ADC (36 hrs)	\$40,860	\$61,094	\$62,798	\$66,902	\$72,182	\$73,886	\$77,990

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-39: The Elder Economic Security Standard Index for Guthrie County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$312	\$606	\$989	\$312	\$606	\$989
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$240	\$240	\$240	\$375	\$375	\$375
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$244	\$244	\$244	\$398	\$398	\$398
Elder Index Per Month	\$1,466	\$1,760	\$2,143	\$2,387	\$2,681	\$3,064
Elder Index Per Year	\$17,592	\$21,120	\$25,716	\$28,644	\$32,172	\$36,768

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,395	\$20,001

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$26,570	\$30,098	\$34,694	\$37,622	\$41,150	\$45,746
Medium (16 hrs)	\$19,576	\$38,838	\$42,366	\$46,962	\$49,890	\$53,418	\$58,014
High w/ADC (36 hrs)	\$31,968	\$51,230	\$54,758	\$59,354	\$62,282	\$65,810	\$70,406
High w/o ADC (36 hrs)	\$40,860	\$60,122	\$63,650	\$68,246	\$71,174	\$74,702	\$79,298

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-40: The Elder Economic Security Standard Index for Hamilton County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$344	\$432	\$888	\$344	\$432	\$888
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$253	\$253	\$253	\$408	\$408	\$408
Elder Index Per Month	\$1,518	\$1,606	\$2,062	\$2,446	\$2,534	\$2,990
Elder Index Per Year	\$18,216	\$19,272	\$24,744	\$29,352	\$30,408	\$35,880

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,534	\$20,209

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,194	\$28,250	\$33,722	\$38,330	\$39,386	\$44,858
Medium (16 hrs)	\$19,576	\$39,462	\$40,518	\$45,990	\$50,598	\$51,654	\$57,126
High w/ADC (36 hrs)	\$31,968	\$51,854	\$52,910	\$58,382	\$62,990	\$64,046	\$69,518
High w/o ADC (36 hrs)	\$40,860	\$60,746	\$61,802	\$67,274	\$71,882	\$72,938	\$78,410

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-41: The Elder Economic Security Standard Index for Hancock County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$335	\$441	\$856	\$335	\$441	\$856
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$251	\$251	\$251	\$406	\$406	\$406
Elder Index Per Month	\$1,507	\$1,613	\$2,028	\$2,435	\$2,541	\$2,956
Elder Index Per Year	\$18,084	\$19,356	\$24,336	\$29,220	\$30,492	\$35,472

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,365	\$19,956

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,062	\$28,334	\$33,314	\$38,198	\$39,470	\$44,450
Medium (16 hrs)	\$19,576	\$39,330	\$40,602	\$45,582	\$50,466	\$51,738	\$56,718
High w/ADC (36 hrs)	\$31,968	\$51,722	\$52,994	\$57,974	\$62,858	\$64,130	\$69,110
High w/o ADC (36 hrs)	\$40,860	\$60,614	\$61,886	\$66,866	\$71,750	\$73,022	\$78,002

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-42: The Elder Economic Security Standard Index for Hardin County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$374	\$477	\$907	\$374	\$477	\$907
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$259	\$259	\$259	\$414	\$414	\$414
Elder Index Per Month	\$1,554	\$1,657	\$2,087	\$2,482	\$2,585	\$3,015
Elder Index Per Year	\$18,648	\$19,884	\$25,044	\$29,784	\$31,020	\$36,180

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,648	\$20,378

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,626	\$28,862	\$34,022	\$38,762	\$39,998	\$45,158
Medium (16 hrs)	\$19,576	\$39,894	\$41,130	\$46,290	\$51,030	\$52,266	\$57,426
High w/ADC (36 hrs)	\$31,968	\$52,286	\$53,522	\$58,682	\$63,422	\$64,658	\$69,818
High w/o ADC (36 hrs)	\$40,860	\$61,178	\$62,414	\$67,574	\$72,314	\$73,550	\$78,710

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-43: The Elder Economic Security Standard Index for Harrison County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$378	\$599	\$921	\$378	\$599	\$921
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$240	\$240	\$240	\$375	\$375	\$375
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$258	\$258	\$258	\$411	\$411	\$411
Elder Index Per Month	\$1,546	\$1,767	\$2,089	\$2,466	\$2,687	\$3,009
Elder Index Per Year	\$18,552	\$21,204	\$25,068	\$29,592	\$32,244	\$36,108

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,294	\$19,849

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,530	\$30,182	\$34,046	\$38,570	\$41,222	\$45,086
Medium (16 hrs)	\$19,576	\$39,798	\$42,450	\$46,314	\$50,838	\$53,490	\$57,354
High w/ADC (36 hrs)	\$31,968	\$52,190	\$54,842	\$58,706	\$63,230	\$65,882	\$69,746
High w/o ADC (36 hrs)	\$40,860	\$61,082	\$63,734	\$67,598	\$72,122	\$74,774	\$78,638

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-44: The Elder Economic Security Standard Index for Henry County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$367	\$470	\$860	\$367	\$470	\$860
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$258	\$258	\$258	\$412	\$412	\$412
Elder Index Per Month	\$1,546	\$1,649	\$2,039	\$2,473	\$2,576	\$2,966
Elder Index Per Year	\$18,552	\$19,788	\$24,468	\$29,676	\$30,912	\$35,592

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,817	\$20,630

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,530	\$28,766	\$33,446	\$38,654	\$39,890	\$44,570
Medium (16 hrs)	\$19,576	\$39,798	\$41,034	\$45,714	\$50,922	\$52,158	\$56,838
High w/ADC (36 hrs)	\$31,968	\$52,190	\$53,426	\$58,106	\$63,314	\$64,550	\$69,230
High w/o ADC (36 hrs)	\$40,860	\$61,082	\$62,318	\$66,998	\$72,206	\$73,442	\$78,122

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-45: The Elder Economic Security Standard Index for Howard County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$373	\$433	\$857	\$373	\$433	\$857
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$259	\$259	\$259	\$413	\$413	\$413
Elder Index Per Month	\$1,553	\$1,613	\$2,037	\$2,480	\$2,540	\$2,964
Elder Index Per Year	\$18,636	\$19,356	\$24,444	\$29,760	\$30,480	\$35,568

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,409	\$18,529

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,614	\$28,334	\$33,422	\$38,738	\$39,458	\$44,546
Medium (16 hrs)	\$19,576	\$39,882	\$40,602	\$45,690	\$51,006	\$51,726	\$56,814
High w/ADC (36 hrs)	\$31,968	\$52,274	\$52,994	\$58,082	\$63,398	\$64,118	\$69,206
High w/o ADC (36 hrs)	\$40,860	\$61,166	\$61,886	\$66,974	\$72,290	\$73,010	\$78,098

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-46: The Elder Economic Security Standard Index for Humboldt County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$344	\$441	\$888	\$344	\$441	\$888
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$253	\$253	\$253	\$408	\$408	\$408
Elder Index Per Month	\$1,518	\$1,615	\$2,062	\$2,446	\$2,543	\$2,990
Elder Index Per Year	\$18,216	\$19,380	\$24,744	\$29,352	\$30,516	\$35,880

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,509	\$20,171

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,194	\$28,358	\$33,722	\$38,330	\$39,494	\$44,858
Medium (16 hrs)	\$19,576	\$39,462	\$40,626	\$45,990	\$50,598	\$51,762	\$57,126
High w/ADC (36 hrs)	\$31,968	\$51,854	\$53,018	\$58,382	\$62,990	\$64,154	\$69,518
High w/o ADC (36 hrs)	\$40,860	\$60,746	\$61,910	\$67,274	\$71,882	\$73,046	\$78,410

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-47: The Elder Economic Security Standard Index for Ida County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$312	\$426	\$989	\$312	\$426	\$989
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$247	\$247	\$247	\$401	\$401	\$401
Elder Index Per Month	\$1,480	\$1,594	\$2,157	\$2,407	\$2,521	\$3,084
Elder Index Per Year	\$17,760	\$19,128	\$25,884	\$28,884	\$30,252	\$37,008

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,268	\$19,810

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$26,738	\$28,106	\$34,862	\$37,862	\$39,230	\$45,986
Medium (16 hrs)	\$19,576	\$39,006	\$40,374	\$47,130	\$50,130	\$51,498	\$58,254
High w/ADC (36 hrs)	\$31,968	\$51,398	\$52,766	\$59,522	\$62,522	\$63,890	\$70,646
High w/o ADC (36 hrs)	\$40,860	\$60,290	\$61,658	\$68,414	\$71,414	\$72,782	\$79,538

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-48: The Elder Economic Security Standard Index for Iowa County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$374	\$455	\$907	\$374	\$455	\$907
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$259	\$259	\$259	\$414	\$414	\$414
Elder Index Per Month	\$1,554	\$1,635	\$2,087	\$2,482	\$2,563	\$3,015
Elder Index Per Year	\$18,648	\$19,620	\$25,044	\$29,784	\$30,756	\$36,180

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,625	\$20,343

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,626	\$28,598	\$34,022	\$38,762	\$39,734	\$45,158
Medium (16 hrs)	\$19,576	\$39,894	\$40,866	\$46,290	\$51,030	\$52,002	\$57,426
High w/ADC (36 hrs)	\$31,968	\$52,286	\$53,258	\$58,682	\$63,422	\$64,394	\$69,818
High w/o ADC (36 hrs)	\$40,860	\$61,178	\$62,150	\$67,574	\$72,314	\$73,286	\$78,710

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-49: The Elder Economic Security Standard Index for Jackson County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$387	\$434	\$942	\$387	\$434	\$942
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$262	\$262	\$262	\$416	\$416	\$416
Elder Index Per Month	\$1,570	\$1,617	\$2,125	\$2,497	\$2,544	\$3,052
Elder Index Per Year	\$18,840	\$19,404	\$25,500	\$29,964	\$30,528	\$36,624

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,871	\$19,218

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,818	\$28,382	\$34,478	\$38,942	\$39,506	\$45,602
Medium (16 hrs)	\$19,576	\$40,086	\$40,650	\$46,746	\$51,210	\$51,774	\$57,870
High w/ADC (36 hrs)	\$31,968	\$52,478	\$53,042	\$59,138	\$63,602	\$64,166	\$70,262
High w/o ADC (36 hrs)	\$40,860	\$61,370	\$61,934	\$68,030	\$72,494	\$73,058	\$79,154

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-50: The Elder Economic Security Standard Index for Jasper County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$410	\$472	\$892	\$410	\$472	\$892
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$266	\$266	\$266	\$421	\$421	\$421
Elder Index Per Month	\$1,597	\$1,659	\$2,079	\$2,525	\$2,587	\$3,007
Elder Index Per Year	\$19,164	\$19,908	\$24,948	\$30,300	\$31,044	\$36,084

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$14,077	\$21,019

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$28,142	\$28,886	\$33,926	\$39,278	\$40,022	\$45,062
Medium (16 hrs)	\$19,576	\$40,410	\$41,154	\$46,194	\$51,546	\$52,290	\$57,330
High w/ADC (36 hrs)	\$31,968	\$52,802	\$53,546	\$58,586	\$63,938	\$64,682	\$69,722
High w/o ADC (36 hrs)	\$40,860	\$61,694	\$62,438	\$67,478	\$72,830	\$73,574	\$78,614

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-51: The Elder Economic Security Standard Index for Jefferson County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$352	\$472	\$836	\$352	\$472	\$836
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$255	\$255	\$255	\$409	\$409	\$409
Elder Index Per Month	\$1,528	\$1,648	\$2,012	\$2,455	\$2,575	\$2,939
Elder Index Per Year	\$18,336	\$19,776	\$24,144	\$29,460	\$30,900	\$35,268

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,909	\$19,275

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,314	\$28,754	\$33,122	\$38,438	\$39,878	\$44,246
Medium (16 hrs)	\$19,576	\$39,582	\$41,022	\$45,390	\$50,706	\$52,146	\$56,514
High w/ADC (36 hrs)	\$31,968	\$51,974	\$53,414	\$57,782	\$63,098	\$64,538	\$68,906
High w/o ADC (36 hrs)	\$40,860	\$60,866	\$62,306	\$66,674	\$71,990	\$73,430	\$77,798

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-52: The Elder Economic Security Standard Index for Johnson County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$447	\$592	\$1,250	\$447	\$592	\$1,250
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$246	\$246	\$246	\$384	\$384	\$384
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$273	\$273	\$273	\$427	\$427	\$427
Elder Index Per Month	\$1,636	\$1,781	\$2,439	\$2,560	\$2,705	\$3,363
Elder Index Per Year	\$19,632	\$21,372	\$29,268	\$30,720	\$32,460	\$40,356

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$15,346	\$22,913

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$28,610	\$30,350	\$38,246	\$39,698	\$41,438	\$49,334
Medium (16 hrs)	\$19,576	\$40,878	\$42,618	\$50,514	\$51,966	\$53,706	\$61,602
High w/ADC (36 hrs)	\$31,968	\$53,270	\$55,010	\$62,906	\$64,358	\$66,098	\$73,994
High w/o ADC (36 hrs)	\$40,860	\$62,162	\$63,902	\$71,798	\$73,250	\$74,990	\$82,886

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-53: The Elder Economic Security Standard Index for Jones County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$374	\$463	\$907	\$374	\$463	\$907
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$262	\$262	\$262	\$410	\$410	\$410
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$261	\$261	\$261	\$417	\$417	\$417
Elder Index Per Month	\$1,567	\$1,656	\$2,100	\$2,503	\$2,592	\$3,036
Elder Index Per Year	\$18,804	\$19,872	\$25,200	\$30,036	\$31,104	\$36,432

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,593	\$20,297

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,782	\$28,850	\$34,178	\$39,014	\$40,082	\$45,410
Medium (16 hrs)	\$19,576	\$40,050	\$41,118	\$46,446	\$51,282	\$52,350	\$57,678
High w/ADC (36 hrs)	\$31,968	\$52,442	\$53,510	\$58,838	\$63,674	\$64,742	\$70,070
High w/o ADC (36 hrs)	\$40,860	\$61,334	\$62,402	\$67,730	\$72,566	\$73,634	\$78,962

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-54: The Elder Economic Security Standard Index for Keokuk County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$352	\$422	\$836	\$352	\$422	\$836
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$255	\$255	\$255	\$409	\$409	\$409
Elder Index Per Month	\$1,528	\$1,598	\$2,012	\$2,455	\$2,525	\$2,939
Elder Index Per Year	\$18,336	\$19,176	\$24,144	\$29,460	\$30,300	\$35,268

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,963	\$19,355

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,314	\$28,154	\$33,122	\$38,438	\$39,278	\$44,246
Medium (16 hrs)	\$19,576	\$39,582	\$40,422	\$45,390	\$50,706	\$51,546	\$56,514
High w/ADC (36 hrs)	\$31,968	\$51,974	\$52,814	\$57,782	\$63,098	\$63,938	\$68,906
High w/o ADC (36 hrs)	\$40,860	\$60,866	\$61,706	\$66,674	\$71,990	\$72,830	\$77,798

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-55: The Elder Economic Security Standard Index for Kossuth County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$335	\$441	\$856	\$335	\$441	\$856
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$251	\$251	\$251	\$406	\$406	\$406
Elder Index Per Month	\$1,507	\$1,613	\$2,028	\$2,435	\$2,541	\$2,956
Elder Index Per Year	\$18,084	\$19,356	\$24,336	\$29,220	\$30,492	\$35,472

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,242	\$19,772

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,062	\$28,334	\$33,314	\$38,198	\$39,470	\$44,450
Medium (16 hrs)	\$19,576	\$39,330	\$40,602	\$45,582	\$50,466	\$51,738	\$56,718
High w/ADC (36 hrs)	\$31,968	\$51,722	\$52,994	\$57,974	\$62,858	\$64,130	\$69,110
High w/o ADC (36 hrs)	\$40,860	\$60,614	\$61,886	\$66,866	\$71,750	\$73,022	\$78,002

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-56: The Elder Economic Security Standard Index for Lee County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$367	\$471	\$860	\$367	\$471	\$860
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$258	\$258	\$258	\$412	\$412	\$412
Elder Index Per Month	\$1,546	\$1,650	\$2,039	\$2,473	\$2,577	\$2,966
Elder Index Per Year	\$18,552	\$19,800	\$24,468	\$29,676	\$30,924	\$35,592

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,917	\$20,779

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,530	\$28,778	\$33,446	\$38,654	\$39,902	\$44,570
Medium (16 hrs)	\$19,576	\$39,798	\$41,046	\$45,714	\$50,922	\$52,170	\$56,838
High w/ADC (36 hrs)	\$31,968	\$52,190	\$53,438	\$58,106	\$63,314	\$64,562	\$69,230
High w/o ADC (36 hrs)	\$40,860	\$61,082	\$62,330	\$66,998	\$72,206	\$73,454	\$78,122

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-57: The Elder Economic Security Standard Index for Linn County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$394	\$507	\$1,010	\$394	\$507	\$1,010
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$262	\$262	\$262	\$410	\$410	\$410
Health Care (Good Health)	\$358	\$358	\$358	\$716	\$716	\$716
Miscellaneous	\$251	\$251	\$251	\$393	\$393	\$393
Elder Index Per Month	\$1,507	\$1,620	\$2,123	\$2,359	\$2,472	\$2,975
Elder Index Per Year	\$18,084	\$19,440	\$25,476	\$28,308	\$29,664	\$35,700

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$14,781	\$22,070

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,840	\$29,196	\$35,232	\$38,064	\$39,420	\$45,456
Medium (16 hrs)	\$19,576	\$40,108	\$41,464	\$47,500	\$50,332	\$51,688	\$57,724
High w/ADC (36 hrs)	\$31,968	\$52,500	\$53,856	\$59,892	\$62,724	\$64,080	\$70,116
High w/o ADC (36 hrs)	\$40,860	\$61,392	\$62,748	\$68,784	\$71,616	\$72,972	\$79,008

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$204 should be added to the monthly totals (\$170 for out-of-pocket medical costs and \$34 for miscellaneous costs) resulting in an annual increase in costs of \$2,448 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-58: The Elder Economic Security Standard Index for Louisa County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$367	\$477	\$860	\$367	\$477	\$860
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$258	\$258	\$258	\$412	\$412	\$412
Elder Index Per Month	\$1,546	\$1,656	\$2,039	\$2,473	\$2,583	\$2,966
Elder Index Per Year	\$18,552	\$19,872	\$24,468	\$29,676	\$30,996	\$35,592

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,964	\$20,851

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,530	\$28,850	\$33,446	\$38,654	\$39,974	\$44,570
Medium (16 hrs)	\$19,576	\$39,798	\$41,118	\$45,714	\$50,922	\$52,242	\$56,838
High w/ADC (36 hrs)	\$31,968	\$52,190	\$53,510	\$58,106	\$63,314	\$64,634	\$69,230
High w/o ADC (36 hrs)	\$40,860	\$61,082	\$62,402	\$66,998	\$72,206	\$73,526	\$78,122

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-59: The Elder Economic Security Standard Index for Lucas County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$352	\$422	\$836	\$352	\$422	\$836
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$255	\$255	\$255	\$409	\$409	\$409
Elder Index Per Month	\$1,528	\$1,598	\$2,012	\$2,455	\$2,525	\$2,939
Elder Index Per Year	\$18,336	\$19,176	\$24,144	\$29,460	\$30,300	\$35,268

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,861	\$19,203

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,314	\$28,154	\$33,122	\$38,438	\$39,278	\$44,246
Medium (16 hrs)	\$19,576	\$39,582	\$40,422	\$45,390	\$50,706	\$51,546	\$56,514
High w/ADC (36 hrs)	\$31,968	\$51,974	\$52,814	\$57,782	\$63,098	\$63,938	\$68,906
High w/o ADC (36 hrs)	\$40,860	\$60,866	\$61,706	\$66,674	\$71,990	\$72,830	\$77,798

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-60: The Elder Economic Security Standard Index for Lyon County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$341	\$421	\$805	\$341	\$421	\$805
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$252	\$252	\$252	\$407	\$407	\$407
Elder Index Per Month	\$1,514	\$1,594	\$1,978	\$2,442	\$2,522	\$2,906
Elder Index Per Year	\$18,168	\$19,128	\$23,736	\$29,304	\$30,264	\$34,872

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,885	\$19,240

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,146	\$28,106	\$32,714	\$38,282	\$39,242	\$43,850
Medium (16 hrs)	\$19,576	\$39,414	\$40,374	\$44,982	\$50,550	\$51,510	\$56,118
High w/ADC (36 hrs)	\$31,968	\$51,806	\$52,766	\$57,374	\$62,942	\$63,902	\$68,510
High w/o ADC (36 hrs)	\$40,860	\$60,698	\$61,658	\$66,266	\$71,834	\$72,794	\$77,402

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-61: The Elder Economic Security Standard Index for Madison County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$410	\$606	\$892	\$410	\$606	\$892
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$240	\$240	\$240	\$375	\$375	\$375
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$264	\$264	\$264	\$417	\$417	\$417
Elder Index Per Month	\$1,584	\$1,780	\$2,066	\$2,504	\$2,700	\$2,986
Elder Index Per Year	\$19,008	\$21,360	\$24,792	\$30,048	\$32,400	\$35,832

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,701	\$20,458

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,986	\$30,338	\$33,770	\$39,026	\$41,378	\$44,810
Medium (16 hrs)	\$19,576	\$40,254	\$42,606	\$46,038	\$51,294	\$53,646	\$57,078
High w/ADC (36 hrs)	\$31,968	\$52,646	\$54,998	\$58,430	\$63,686	\$66,038	\$69,470
High w/o ADC (36 hrs)	\$40,860	\$61,538	\$63,890	\$67,322	\$72,578	\$74,930	\$78,362

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-62: The Elder Economic Security Standard Index for Mahaska County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$352	\$466	\$836	\$352	\$466	\$836
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$255	\$255	\$255	\$409	\$409	\$409
Elder Index Per Month	\$1,528	\$1,642	\$2,012	\$2,455	\$2,569	\$2,939
Elder Index Per Year	\$18,336	\$19,704	\$24,144	\$29,460	\$30,828	\$35,268

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,328	\$19,900

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,314	\$28,682	\$33,122	\$38,438	\$39,806	\$44,246
Medium (16 hrs)	\$19,576	\$39,582	\$40,950	\$45,390	\$50,706	\$52,074	\$56,514
High w/ADC (36 hrs)	\$31,968	\$51,974	\$53,342	\$57,782	\$63,098	\$64,466	\$68,906
High w/o ADC (36 hrs)	\$40,860	\$60,866	\$62,234	\$66,674	\$71,990	\$73,358	\$77,798

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-63: The Elder Economic Security Standard Index for Marion County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$410	\$509	\$892	\$410	\$509	\$892
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$266	\$266	\$266	\$421	\$421	\$421
Elder Index Per Month	\$1,597	\$1,696	\$2,079	\$2,525	\$2,624	\$3,007
Elder Index Per Year	\$19,164	\$20,352	\$24,948	\$30,300	\$31,488	\$36,084

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,468	\$20,109

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$28,142	\$29,330	\$33,926	\$39,278	\$40,466	\$45,062
Medium (16 hrs)	\$19,576	\$40,410	\$41,598	\$46,194	\$51,546	\$52,734	\$57,330
High w/ADC (36 hrs)	\$31,968	\$52,802	\$53,990	\$58,586	\$63,938	\$65,126	\$69,722
High w/o ADC (36 hrs)	\$40,860	\$61,694	\$62,882	\$67,478	\$72,830	\$74,018	\$78,614

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-64: The Elder Economic Security Standard Index for Marshall County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$374	\$492	\$907	\$374	\$492	\$907
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$259	\$259	\$259	\$414	\$414	\$414
Elder Index Per Month	\$1,554	\$1,672	\$2,087	\$2,482	\$2,600	\$3,015
Elder Index Per Year	\$18,648	\$20,064	\$25,044	\$29,784	\$31,200	\$36,180

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$14,210	\$21,218

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,626	\$29,042	\$34,022	\$38,762	\$40,178	\$45,158
Medium (16 hrs)	\$19,576	\$39,894	\$41,310	\$46,290	\$51,030	\$52,446	\$57,426
High w/ADC (36 hrs)	\$31,968	\$52,286	\$53,702	\$58,682	\$63,422	\$64,838	\$69,818
High w/o ADC (36 hrs)	\$40,860	\$61,178	\$62,594	\$67,574	\$72,314	\$73,730	\$78,710

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-65: The Elder Economic Security Standard Index for Mills County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$378	\$599	\$921	\$378	\$599	\$921
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$240	\$240	\$240	\$375	\$375	\$375
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$258	\$258	\$258	\$411	\$411	\$411
Elder Index Per Month	\$1,546	\$1,767	\$2,089	\$2,466	\$2,687	\$3,009
Elder Index Per Year	\$18,552	\$21,204	\$25,068	\$29,592	\$32,244	\$36,108

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,754	\$20,536

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,530	\$30,182	\$34,046	\$38,570	\$41,222	\$45,086
Medium (16 hrs)	\$19,576	\$39,798	\$42,450	\$46,314	\$50,838	\$53,490	\$57,354
High w/ADC (36 hrs)	\$31,968	\$52,190	\$54,842	\$58,706	\$63,230	\$65,882	\$69,746
High w/o ADC (36 hrs)	\$40,860	\$61,082	\$63,734	\$67,598	\$72,122	\$74,774	\$78,638

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-66: The Elder Economic Security Standard Index for Mitchell County, 2011
Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (both age 65+)		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$335	\$441	\$856	\$335	\$441	\$856
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$251	\$251	\$251	\$406	\$406	\$406
Elder Index Per Month	\$1,507	\$1,613	\$2,028	\$2,435	\$2,541	\$2,956
Elder Index Per Year	\$18,084	\$19,356	\$24,336	\$29,220	\$30,492	\$35,472

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,048	\$19,483

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,062	\$28,334	\$33,314	\$38,198	\$39,470	\$44,450
Medium (16 hrs)	\$19,576	\$39,330	\$40,602	\$45,582	\$50,466	\$51,738	\$56,718
High w/ADC (36 hrs)	\$31,968	\$51,722	\$52,994	\$57,974	\$62,858	\$64,130	\$69,110
High w/o ADC (36 hrs)	\$40,860	\$60,614	\$61,886	\$66,866	\$71,750	\$73,022	\$78,002

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-67: The Elder Economic Security Standard Index for Monona County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$312	\$426	\$989	\$312	\$426	\$989
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$247	\$247	\$247	\$401	\$401	\$401
Elder Index Per Month	\$1,480	\$1,594	\$2,157	\$2,407	\$2,521	\$3,084
Elder Index Per Year	\$17,760	\$19,128	\$25,884	\$28,884	\$30,252	\$37,008

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,143	\$19,625

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$26,738	\$28,106	\$34,862	\$37,862	\$39,230	\$45,986
Medium (16 hrs)	\$19,576	\$39,006	\$40,374	\$47,130	\$50,130	\$51,498	\$58,254
High w/ADC (36 hrs)	\$31,968	\$51,398	\$52,766	\$59,522	\$62,522	\$63,890	\$70,646
High w/o ADC (36 hrs)	\$40,860	\$60,290	\$61,658	\$68,414	\$71,414	\$72,782	\$79,538

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-68: The Elder Economic Security Standard Index for Monroe County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$352	\$422	\$836	\$352	\$422	\$836
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$255	\$255	\$255	\$409	\$409	\$409
Elder Index Per Month	\$1,528	\$1,598	\$2,012	\$2,455	\$2,525	\$2,939
Elder Index Per Year	\$18,336	\$19,176	\$24,144	\$29,460	\$30,300	\$35,268

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,739	\$19,021

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,314	\$28,154	\$33,122	\$38,438	\$39,278	\$44,246
Medium (16 hrs)	\$19,576	\$39,582	\$40,422	\$45,390	\$50,706	\$51,546	\$56,514
High w/ADC (36 hrs)	\$31,968	\$51,974	\$52,814	\$57,782	\$63,098	\$63,938	\$68,906
High w/o ADC (36 hrs)	\$40,860	\$60,866	\$61,706	\$66,674	\$71,990	\$72,830	\$77,798

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-69: The Elder Economic Security Standard Index for Montgomery County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$378	\$506	\$921	\$378	\$506	\$921
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$260	\$260	\$260	\$414	\$414	\$414
Elder Index Per Month	\$1,559	\$1,687	\$2,102	\$2,486	\$2,614	\$3,029
Elder Index Per Year	\$18,708	\$20,244	\$25,224	\$29,832	\$31,368	\$36,348

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,384	\$19,984

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,686	\$29,222	\$34,202	\$38,810	\$40,346	\$45,326
Medium (16 hrs)	\$19,576	\$39,954	\$41,490	\$46,470	\$51,078	\$52,614	\$57,594
High w/ADC (36 hrs)	\$31,968	\$52,346	\$53,882	\$58,862	\$63,470	\$65,006	\$69,986
High w/o ADC (36 hrs)	\$40,860	\$61,238	\$62,774	\$67,754	\$72,362	\$73,898	\$78,878

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-70: The Elder Economic Security Standard Index for Muscatine County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$367	\$523	\$860	\$367	\$523	\$860
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$258	\$258	\$258	\$412	\$412	\$412
Elder Index Per Month	\$1,546	\$1,702	\$2,039	\$2,473	\$2,629	\$2,966
Elder Index Per Year	\$18,552	\$20,424	\$24,468	\$29,676	\$31,548	\$35,592

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$14,361	\$21,443

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,530	\$29,402	\$33,446	\$38,654	\$40,526	\$44,570
Medium (16 hrs)	\$19,576	\$39,798	\$41,670	\$45,714	\$50,922	\$52,794	\$56,838
High w/ADC (36 hrs)	\$31,968	\$52,190	\$54,062	\$58,106	\$63,314	\$65,186	\$69,230
High w/o ADC (36 hrs)	\$40,860	\$61,082	\$62,954	\$66,998	\$72,206	\$74,078	\$78,122

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-71: The Elder Economic Security Standard Index for O'Brien County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$341	\$421	\$805	\$341	\$421	\$805
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$252	\$252	\$252	\$407	\$407	\$407
Elder Index Per Month	\$1,514	\$1,594	\$1,978	\$2,442	\$2,522	\$2,906
Elder Index Per Year	\$18,168	\$19,128	\$23,736	\$29,304	\$30,264	\$34,872

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,303	\$19,863

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,146	\$28,106	\$32,714	\$38,282	\$39,242	\$43,850
Medium (16 hrs)	\$19,576	\$39,414	\$40,374	\$44,982	\$50,550	\$51,510	\$56,118
High w/ADC (36 hrs)	\$31,968	\$51,806	\$52,766	\$57,374	\$62,942	\$63,902	\$68,510
High w/o ADC (36 hrs)	\$40,860	\$60,698	\$61,658	\$66,266	\$71,834	\$72,794	\$77,402

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-72: The Elder Economic Security Standard Index for Osceola County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$341	\$421	\$805	\$341	\$421	\$805
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$252	\$252	\$252	\$407	\$407	\$407
Elder Index Per Month	\$1,514	\$1,594	\$1,978	\$2,442	\$2,522	\$2,906
Elder Index Per Year	\$18,168	\$19,128	\$23,736	\$29,304	\$30,264	\$34,872

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,169	\$19,663

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,146	\$28,106	\$32,714	\$38,282	\$39,242	\$43,850
Medium (16 hrs)	\$19,576	\$39,414	\$40,374	\$44,982	\$50,550	\$51,510	\$56,118
High w/ADC (36 hrs)	\$31,968	\$51,806	\$52,766	\$57,374	\$62,942	\$63,902	\$68,510
High w/o ADC (36 hrs)	\$40,860	\$60,698	\$61,658	\$66,266	\$71,834	\$72,794	\$77,402

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-73: The Elder Economic Security Standard Index for Page County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$378	\$422	\$921	\$378	\$422	\$921
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$260	\$260	\$260	\$414	\$414	\$414
Elder Index Per Month	\$1,559	\$1,603	\$2,102	\$2,486	\$2,530	\$3,029
Elder Index Per Year	\$18,708	\$19,236	\$25,224	\$29,832	\$30,360	\$36,348

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,227	\$19,749

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,686	\$28,214	\$34,202	\$38,810	\$39,338	\$45,326
Medium (16 hrs)	\$19,576	\$39,954	\$40,482	\$46,470	\$51,078	\$51,606	\$57,594
High w/ADC (36 hrs)	\$31,968	\$52,346	\$52,874	\$58,862	\$63,470	\$63,998	\$69,986
High w/o ADC (36 hrs)	\$40,860	\$61,238	\$61,766	\$67,754	\$72,362	\$72,890	\$78,878

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-74: The Elder Economic Security Standard Index for Palo Alto County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$341	\$421	\$805	\$341	\$421	\$805
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$252	\$252	\$252	\$407	\$407	\$407
Elder Index Per Month	\$1,514	\$1,594	\$1,978	\$2,442	\$2,522	\$2,906
Elder Index Per Year	\$18,168	\$19,128	\$23,736	\$29,304	\$30,264	\$34,872

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,069	\$19,514

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,146	\$28,106	\$32,714	\$38,282	\$39,242	\$43,850
Medium (16 hrs)	\$19,576	\$39,414	\$40,374	\$44,982	\$50,550	\$51,510	\$56,118
High w/ADC (36 hrs)	\$31,968	\$51,806	\$52,766	\$57,374	\$62,942	\$63,902	\$68,510
High w/o ADC (36 hrs)	\$40,860	\$60,698	\$61,658	\$66,266	\$71,834	\$72,794	\$77,402

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-75: The Elder Economic Security Standard Index for Plymouth County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$312	\$461	\$989	\$312	\$461	\$989
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$247	\$247	\$247	\$401	\$401	\$401
Elder Index Per Month	\$1,480	\$1,629	\$2,157	\$2,407	\$2,556	\$3,084
Elder Index Per Year	\$17,760	\$19,548	\$25,884	\$28,884	\$30,672	\$37,008

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,557	\$20,243

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$26,738	\$28,526	\$34,862	\$37,862	\$39,650	\$45,986
Medium (16 hrs)	\$19,576	\$39,006	\$40,794	\$47,130	\$50,130	\$51,918	\$58,254
High w/ADC (36 hrs)	\$31,968	\$51,398	\$53,186	\$59,522	\$62,522	\$64,310	\$70,646
High w/o ADC (36 hrs)	\$40,860	\$60,290	\$62,078	\$68,414	\$71,414	\$73,202	\$79,538

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-76: The Elder Economic Security Standard Index for Pocahontas County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$344	\$441	\$888	\$344	\$441	\$888
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$253	\$253	\$253	\$408	\$408	\$408
Elder Index Per Month	\$1,518	\$1,615	\$2,062	\$2,446	\$2,543	\$2,990
Elder Index Per Year	\$18,216	\$19,380	\$24,744	\$29,352	\$30,516	\$35,880

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,150	\$19,634

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,194	\$28,358	\$33,722	\$38,330	\$39,494	\$44,858
Medium (16 hrs)	\$19,576	\$39,462	\$40,626	\$45,990	\$50,598	\$51,762	\$57,126
High w/ADC (36 hrs)	\$31,968	\$51,854	\$53,018	\$58,382	\$62,990	\$64,154	\$69,518
High w/o ADC (36 hrs)	\$40,860	\$60,746	\$61,910	\$67,274	\$71,882	\$73,046	\$78,410

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-77: The Elder Economic Security Standard Index for Polk County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$443	\$606	\$1,060	\$443	\$606	\$1,060
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$240	\$240	\$240	\$375	\$375	\$375
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$271	\$271	\$271	\$424	\$424	\$424
Elder Index Per Month	\$1,624	\$1,787	\$2,241	\$2,544	\$2,707	\$3,161
Elder Index Per Year	\$19,488	\$21,444	\$26,892	\$30,528	\$32,484	\$37,932

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$14,824	\$22,134

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$28,466	\$30,422	\$35,870	\$39,506	\$41,462	\$46,910
Medium (16 hrs)	\$19,576	\$40,734	\$42,690	\$48,138	\$51,774	\$53,730	\$59,178
High w/ADC (36 hrs)	\$31,968	\$53,126	\$55,082	\$60,530	\$64,166	\$66,122	\$71,570
High w/o ADC (36 hrs)	\$40,860	\$62,018	\$63,974	\$69,422	\$73,058	\$75,014	\$80,462

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-78: The Elder Economic Security Standard Index for Pottawattamie County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$378	\$599	\$921	\$378	\$599	\$921
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$240	\$240	\$240	\$375	\$375	\$375
Health Care (Good Health)	\$365	\$365	\$365	\$730	\$730	\$730
Miscellaneous	\$245	\$245	\$245	\$386	\$386	\$386
Elder Index Per Month	\$1,470	\$1,691	\$2,013	\$2,315	\$2,536	\$2,858
Elder Index Per Year	\$17,640	\$20,292	\$24,156	\$27,780	\$30,432	\$34,296

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,853	\$20,684

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,511	\$30,163	\$34,027	\$37,651	\$40,303	\$44,167
Medium (16 hrs)	\$19,576	\$39,779	\$42,431	\$46,295	\$49,919	\$52,571	\$56,435
High w/ADC (36 hrs)	\$31,968	\$52,171	\$54,823	\$58,687	\$62,311	\$64,963	\$68,827
High w/o ADC (36 hrs)	\$40,860	\$61,063	\$63,715	\$67,579	\$71,203	\$73,855	\$77,719

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$213.60 should be added to the monthly totals (\$178 for out-of-pocket medical costs and \$35.60 for miscellaneous costs) resulting in an annual increase in costs of \$2,563.20 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-79: The Elder Economic Security Standard Index for Poweshiek County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$374	\$451	\$907	\$374	\$451	\$907
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$259	\$259	\$259	\$414	\$414	\$414
Elder Index Per Month	\$1,554	\$1,631	\$2,087	\$2,482	\$2,559	\$3,015
Elder Index Per Year	\$18,648	\$19,572	\$25,044	\$29,784	\$30,708	\$36,180

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$14,030	\$20,949

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,626	\$28,550	\$34,022	\$38,762	\$39,686	\$45,158
Medium (16 hrs)	\$19,576	\$39,894	\$40,818	\$46,290	\$51,030	\$51,954	\$57,426
High w/ADC (36 hrs)	\$31,968	\$52,286	\$53,210	\$58,682	\$63,422	\$64,346	\$69,818
High w/o ADC (36 hrs)	\$40,860	\$61,178	\$62,102	\$67,574	\$72,314	\$73,238	\$78,710

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-80: The Elder Economic Security Standard Index for Ringgold County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$352	\$422	\$836	\$352	\$422	\$836
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$255	\$255	\$255	\$409	\$409	\$409
Elder Index Per Month	\$1,528	\$1,598	\$2,012	\$2,455	\$2,525	\$2,939
Elder Index Per Year	\$18,336	\$19,176	\$24,144	\$29,460	\$30,300	\$35,268

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,220	\$18,247

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,314	\$28,154	\$33,122	\$38,438	\$39,278	\$44,246
Medium (16 hrs)	\$19,576	\$39,582	\$40,422	\$45,390	\$50,706	\$51,546	\$56,514
High w/ADC (36 hrs)	\$31,968	\$51,974	\$52,814	\$57,782	\$63,098	\$63,938	\$68,906
High w/o ADC (36 hrs)	\$40,860	\$60,866	\$61,706	\$66,674	\$71,990	\$72,830	\$77,798

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-81: The Elder Economic Security Standard Index for Sac County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$312	\$426	\$989	\$312	\$426	\$989
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$247	\$247	\$247	\$401	\$401	\$401
Elder Index Per Month	\$1,480	\$1,594	\$2,157	\$2,407	\$2,521	\$3,084
Elder Index Per Year	\$17,760	\$19,128	\$25,884	\$28,884	\$30,252	\$37,008

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,161	\$19,651

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$26,738	\$28,106	\$34,862	\$37,862	\$39,230	\$45,986
Medium (16 hrs)	\$19,576	\$39,006	\$40,374	\$47,130	\$50,130	\$51,498	\$58,254
High w/ADC (36 hrs)	\$31,968	\$51,398	\$52,766	\$59,522	\$62,522	\$63,890	\$70,646
High w/o ADC (36 hrs)	\$40,860	\$60,290	\$61,658	\$68,414	\$71,414	\$72,782	\$79,538

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-82: The Elder Economic Security Standard Index for Scott County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$389	\$531	\$1,096	\$389	\$531	\$1,096
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$262	\$262	\$262	\$410	\$410	\$410
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$264	\$264	\$264	\$420	\$420	\$420
Elder Index Per Month	\$1,585	\$1,727	\$2,292	\$2,521	\$2,663	\$3,228
Elder Index Per Year	\$19,020	\$20,724	\$27,504	\$30,252	\$31,956	\$38,736

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$14,347	\$21,422

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,998	\$29,702	\$36,482	\$39,230	\$40,934	\$47,714
Medium (16 hrs)	\$19,576	\$40,266	\$41,970	\$48,750	\$51,498	\$53,202	\$59,982
High w/ADC (36 hrs)	\$31,968	\$52,658	\$54,362	\$61,142	\$63,890	\$65,594	\$72,374
High w/o ADC (36 hrs)	\$40,860	\$61,550	\$63,254	\$70,034	\$72,782	\$74,486	\$81,266

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-83: The Elder Economic Security Standard Index for Shelby County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$378	\$506	\$921	\$378	\$506	\$921
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$260	\$260	\$260	\$414	\$414	\$414
Elder Index Per Month	\$1,559	\$1,687	\$2,102	\$2,486	\$2,614	\$3,029
Elder Index Per Year	\$18,708	\$20,244	\$25,224	\$29,832	\$31,368	\$36,348

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,224	\$19,745

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,686	\$29,222	\$34,202	\$38,810	\$40,346	\$45,326
Medium (16 hrs)	\$19,576	\$39,954	\$41,490	\$46,470	\$51,078	\$52,614	\$57,594
High w/ADC (36 hrs)	\$31,968	\$52,346	\$53,882	\$58,862	\$63,470	\$65,006	\$69,986
High w/o ADC (36 hrs)	\$40,860	\$61,238	\$62,774	\$67,754	\$72,362	\$73,898	\$78,878

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-84: The Elder Economic Security Standard Index for Sioux County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$341	\$457	\$805	\$341	\$457	\$805
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$252	\$252	\$252	\$407	\$407	\$407
Elder Index Per Month	\$1,514	\$1,630	\$1,978	\$2,442	\$2,558	\$2,906
Elder Index Per Year	\$18,168	\$19,560	\$23,736	\$29,304	\$30,696	\$34,872

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,434	\$20,059

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,146	\$28,538	\$32,714	\$38,282	\$39,674	\$43,850
Medium (16 hrs)	\$19,576	\$39,414	\$40,806	\$44,982	\$50,550	\$51,942	\$56,118
High w/ADC (36 hrs)	\$31,968	\$51,806	\$53,198	\$57,374	\$62,942	\$64,334	\$68,510
High w/o ADC (36 hrs)	\$40,860	\$60,698	\$62,090	\$66,266	\$71,834	\$73,226	\$77,402

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-85: The Elder Economic Security Standard Index for Story County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$420	\$599	\$1,093	\$420	\$599	\$1,093
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$246	\$246	\$246	\$384	\$384	\$384
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$267	\$267	\$267	\$421	\$421	\$421
Elder Index Per Month	\$1,603	\$1,782	\$2,276	\$2,527	\$2,706	\$3,200
Elder Index Per Year	\$19,236	\$21,384	\$27,312	\$30,324	\$32,472	\$38,400

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$14,838	\$22,156

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$28,214	\$30,362	\$36,290	\$39,302	\$41,450	\$47,378
Medium (16 hrs)	\$19,576	\$40,482	\$42,630	\$48,558	\$51,570	\$53,718	\$59,646
High w/ADC (36 hrs)	\$31,968	\$52,874	\$55,022	\$60,950	\$63,962	\$66,110	\$72,038
High w/o ADC (36 hrs)	\$40,860	\$61,766	\$63,914	\$69,842	\$72,854	\$75,002	\$80,930

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-86: The Elder Economic Security Standard Index for Tama County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$374	\$455	\$907	\$374	\$455	\$907
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$259	\$259	\$259	\$414	\$414	\$414
Elder Index Per Month	\$1,554	\$1,635	\$2,087	\$2,482	\$2,563	\$3,015
Elder Index Per Year	\$18,648	\$19,620	\$25,044	\$29,784	\$30,756	\$36,180

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,533	\$20,206

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,626	\$28,598	\$34,022	\$38,762	\$39,734	\$45,158
Medium (16 hrs)	\$19,576	\$39,894	\$40,866	\$46,290	\$51,030	\$52,002	\$57,426
High w/ADC (36 hrs)	\$31,968	\$52,286	\$53,258	\$58,682	\$63,422	\$64,394	\$69,818
High w/o ADC (36 hrs)	\$40,860	\$61,178	\$62,150	\$67,574	\$72,314	\$73,286	\$78,710

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-87: The Elder Economic Security Standard Index for Taylor County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$352	\$422	\$836	\$352	\$422	\$836
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$255	\$255	\$255	\$409	\$409	\$409
Elder Index Per Month	\$1,528	\$1,598	\$2,012	\$2,455	\$2,525	\$2,939
Elder Index Per Year	\$18,336	\$19,176	\$24,144	\$29,460	\$30,300	\$35,268

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,054	\$17,997

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,314	\$28,154	\$33,122	\$38,438	\$39,278	\$44,246
Medium (16 hrs)	\$19,576	\$39,582	\$40,422	\$45,390	\$50,706	\$51,546	\$56,514
High w/ADC (36 hrs)	\$31,968	\$51,974	\$52,814	\$57,782	\$63,098	\$63,938	\$68,906
High w/o ADC (36 hrs)	\$40,860	\$60,866	\$61,706	\$66,674	\$71,990	\$72,830	\$77,798

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-88: The Elder Economic Security Standard Index for Union County, 2011
Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (both age 65+)		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$352	\$422	\$836	\$352	\$422	\$836
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$255	\$255	\$255	\$409	\$409	\$409
Elder Index Per Month	\$1,528	\$1,598	\$2,012	\$2,455	\$2,525	\$2,939
Elder Index Per Year	\$18,336	\$19,176	\$24,144	\$29,460	\$30,300	\$35,268

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,758	\$19,049

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,314	\$28,154	\$33,122	\$38,438	\$39,278	\$44,246
Medium (16 hrs)	\$19,576	\$39,582	\$40,422	\$45,390	\$50,706	\$51,546	\$56,514
High w/ADC (36 hrs)	\$31,968	\$51,974	\$52,814	\$57,782	\$63,098	\$63,938	\$68,906
High w/o ADC (36 hrs)	\$40,860	\$60,866	\$61,706	\$66,674	\$71,990	\$72,830	\$77,798

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-89: The Elder Economic Security Standard Index for Van Buren County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$352	\$422	\$836	\$352	\$422	\$836
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$255	\$255	\$255	\$409	\$409	\$409
Elder Index Per Month	\$1,528	\$1,598	\$2,012	\$2,455	\$2,525	\$2,939
Elder Index Per Year	\$18,336	\$19,176	\$24,144	\$29,460	\$30,300	\$35,268

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,683	\$18,937

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,314	\$28,154	\$33,122	\$38,438	\$39,278	\$44,246
Medium (16 hrs)	\$19,576	\$39,582	\$40,422	\$45,390	\$50,706	\$51,546	\$56,514
High w/ADC (36 hrs)	\$31,968	\$51,974	\$52,814	\$57,782	\$63,098	\$63,938	\$68,906
High w/o ADC (36 hrs)	\$40,860	\$60,866	\$61,706	\$66,674	\$71,990	\$72,830	\$77,798

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-90: The Elder Economic Security Standard Index for Wapello County, 2011
Monthly Expenses for Selected Household Types

	Elder Person (age 65+)			Elder Couple (both age 65+)		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$352	\$460	\$836	\$352	\$460	\$836
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$255	\$255	\$255	\$409	\$409	\$409
Elder Index Per Month	\$1,528	\$1,636	\$2,012	\$2,455	\$2,563	\$2,939
Elder Index Per Year	\$18,336	\$19,632	\$24,144	\$29,460	\$30,756	\$35,268

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,410	\$20,022

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,314	\$28,610	\$33,122	\$38,438	\$39,734	\$44,246
Medium (16 hrs)	\$19,576	\$39,582	\$40,878	\$45,390	\$50,706	\$52,002	\$56,514
High w/ADC (36 hrs)	\$31,968	\$51,974	\$53,270	\$57,782	\$63,098	\$64,394	\$68,906
High w/o ADC (36 hrs)	\$40,860	\$60,866	\$62,162	\$66,674	\$71,990	\$73,286	\$77,798

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-91: The Elder Economic Security Standard Index for Warren County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$410	\$606	\$892	\$410	\$606	\$892
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$240	\$240	\$240	\$375	\$375	\$375
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$264	\$264	\$264	\$417	\$417	\$417
Elder Index Per Month	\$1,584	\$1,780	\$2,066	\$2,504	\$2,700	\$2,986
Elder Index Per Year	\$19,008	\$21,360	\$24,792	\$30,048	\$32,400	\$35,832

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$14,319	\$21,380

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,986	\$30,338	\$33,770	\$39,026	\$41,378	\$44,810
Medium (16 hrs)	\$19,576	\$40,254	\$42,606	\$46,038	\$51,294	\$53,646	\$57,078
High w/ADC (36 hrs)	\$31,968	\$52,646	\$54,998	\$58,430	\$63,686	\$66,038	\$69,470
High w/o ADC (36 hrs)	\$40,860	\$61,538	\$63,890	\$67,322	\$72,578	\$74,930	\$78,362

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-92: The Elder Economic Security Standard Index for Washington County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$374	\$442	\$907	\$374	\$442	\$907
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$246	\$246	\$246	\$384	\$384	\$384
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$258	\$258	\$258	\$412	\$412	\$412
Elder Index Per Month	\$1,548	\$1,616	\$2,081	\$2,472	\$2,540	\$3,005
Elder Index Per Year	\$18,576	\$19,392	\$24,972	\$29,664	\$30,480	\$36,060

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,468	\$20,109

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,554	\$28,370	\$33,950	\$38,642	\$39,458	\$45,038
Medium (16 hrs)	\$19,576	\$39,822	\$40,638	\$46,218	\$50,910	\$51,726	\$57,306
High w/ADC (36 hrs)	\$31,968	\$52,214	\$53,030	\$58,610	\$63,302	\$64,118	\$69,698
High w/o ADC (36 hrs)	\$40,860	\$61,106	\$61,922	\$67,502	\$72,194	\$73,010	\$78,590

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-93: The Elder Economic Security Standard Index for Wayne County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$352	\$422	\$836	\$352	\$422	\$836
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$255	\$255	\$255	\$409	\$409	\$409
Elder Index Per Month	\$1,528	\$1,598	\$2,012	\$2,455	\$2,525	\$2,939
Elder Index Per Year	\$18,336	\$19,176	\$24,144	\$29,460	\$30,300	\$35,268

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$12,072	\$18,024

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,314	\$28,154	\$33,122	\$38,438	\$39,278	\$44,246
Medium (16 hrs)	\$19,576	\$39,582	\$40,422	\$45,390	\$50,706	\$51,546	\$56,514
High w/ADC (36 hrs)	\$31,968	\$51,974	\$52,814	\$57,782	\$63,098	\$63,938	\$68,906
High w/o ADC (36 hrs)	\$40,860	\$60,866	\$61,706	\$66,674	\$71,990	\$72,830	\$77,798

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-94: The Elder Economic Security Standard Index for Webster County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$344	\$430	\$888	\$344	\$430	\$888
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$253	\$253	\$253	\$408	\$408	\$408
Elder Index Per Month	\$1,518	\$1,604	\$2,062	\$2,446	\$2,532	\$2,990
Elder Index Per Year	\$18,216	\$19,248	\$24,744	\$29,352	\$30,384	\$35,880

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,797	\$20,600

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,194	\$28,226	\$33,722	\$38,330	\$39,362	\$44,858
Medium (16 hrs)	\$19,576	\$39,462	\$40,494	\$45,990	\$50,598	\$51,630	\$57,126
High w/ADC (36 hrs)	\$31,968	\$51,854	\$52,886	\$58,382	\$62,990	\$64,022	\$69,518
High w/o ADC (36 hrs)	\$40,860	\$60,746	\$61,778	\$67,274	\$71,882	\$72,914	\$78,410

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-95: The Elder Economic Security Standard Index for Winnebago County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$335	\$441	\$856	\$335	\$441	\$856
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$251	\$251	\$251	\$406	\$406	\$406
Elder Index Per Month	\$1,507	\$1,613	\$2,028	\$2,435	\$2,541	\$2,956
Elder Index Per Year	\$18,084	\$19,356	\$24,336	\$29,220	\$30,492	\$35,472

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,190	\$19,694

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,062	\$28,334	\$33,314	\$38,198	\$39,470	\$44,450
Medium (16 hrs)	\$19,576	\$39,330	\$40,602	\$45,582	\$50,466	\$51,738	\$56,718
High w/ADC (36 hrs)	\$31,968	\$51,722	\$52,994	\$57,974	\$62,858	\$64,130	\$69,110
High w/o ADC (36 hrs)	\$40,860	\$60,614	\$61,886	\$66,866	\$71,750	\$73,022	\$78,002

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-96: The Elder Economic Security Standard Index for Winneshiek County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$373	\$422	\$857	\$373	\$422	\$857
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$259	\$259	\$259	\$413	\$413	\$413
Elder Index Per Month	\$1,553	\$1,602	\$2,037	\$2,480	\$2,529	\$2,964
Elder Index Per Year	\$18,636	\$19,224	\$24,444	\$29,760	\$30,348	\$35,568

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,111	\$19,577

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,614	\$28,202	\$33,422	\$38,738	\$39,326	\$44,546
Medium (16 hrs)	\$19,576	\$39,882	\$40,470	\$45,690	\$51,006	\$51,594	\$56,814
High w/ADC (36 hrs)	\$31,968	\$52,274	\$52,862	\$58,082	\$63,398	\$63,986	\$69,206
High w/o ADC (36 hrs)	\$40,860	\$61,166	\$61,754	\$66,974	\$72,290	\$72,878	\$78,098

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-97: The Elder Economic Security Standard Index for Woodbury County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$365	\$511	\$864	\$365	\$511	\$864
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$246	\$246	\$246	\$384	\$384	\$384
Health Care (Good Health)	\$376	\$376	\$376	\$752	\$752	\$752
Miscellaneous	\$246	\$246	\$246	\$389	\$389	\$389
Elder Index Per Month	\$1,475	\$1,621	\$1,974	\$2,336	\$2,482	\$2,835
Elder Index Per Year	\$17,700	\$19,452	\$23,688	\$28,032	\$29,784	\$34,020

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,849	\$20,679

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,600	\$29,352	\$33,588	\$37,932	\$39,684	\$43,920
Medium (16 hrs)	\$19,576	\$39,868	\$41,620	\$45,856	\$50,200	\$51,952	\$56,188
High w/ADC (36 hrs)	\$31,968	\$52,260	\$54,012	\$58,248	\$62,592	\$64,344	\$68,580
High w/o ADC (36 hrs)	\$40,860	\$61,152	\$62,904	\$67,140	\$71,484	\$73,236	\$77,472

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$216 should be added to the monthly totals (\$180 for out-of-pocket medical costs and \$36 for miscellaneous costs) resulting in an annual increase in costs of \$2,592 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-98: The Elder Economic Security Standard Index for Worth County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$335	\$441	\$856	\$335	\$441	\$856
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$251	\$251	\$251	\$406	\$406	\$406
Elder Index Per Month	\$1,507	\$1,613	\$2,028	\$2,435	\$2,541	\$2,956
Elder Index Per Year	\$18,084	\$19,356	\$24,336	\$29,220	\$30,492	\$35,472

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,095	\$19,552

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,062	\$28,334	\$33,314	\$38,198	\$39,470	\$44,450
Medium (16 hrs)	\$19,576	\$39,330	\$40,602	\$45,582	\$50,466	\$51,738	\$56,718
High w/ADC (36 hrs)	\$31,968	\$51,722	\$52,994	\$57,974	\$62,858	\$64,130	\$69,110
High w/o ADC (36 hrs)	\$40,860	\$60,614	\$61,886	\$66,866	\$71,750	\$73,022	\$78,002

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-99: The Elder Economic Security Standard Index for Wright County, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$344	\$441	\$888	\$344	\$441	\$888
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$251	\$251	\$251	\$392	\$392	\$392
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$253	\$253	\$253	\$408	\$408	\$408
Elder Index Per Month	\$1,518	\$1,615	\$2,062	\$2,446	\$2,543	\$2,990
Elder Index Per Year	\$18,216	\$19,380	\$24,744	\$29,352	\$30,516	\$35,880

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$13,730	\$20,501

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,194	\$28,358	\$33,722	\$38,330	\$39,494	\$44,858
Medium (16 hrs)	\$19,576	\$39,462	\$40,626	\$45,990	\$50,598	\$51,762	\$57,126
High w/ADC (36 hrs)	\$31,968	\$51,854	\$53,018	\$58,382	\$62,990	\$64,154	\$69,518
High w/o ADC (36 hrs)	\$40,860	\$60,746	\$61,910	\$67,274	\$71,882	\$73,046	\$78,410

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-100: The Elder Economic Security Standard Index for Des Moines City, 2011
Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$402	\$606	\$969	\$402	\$606	\$969
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$240	\$240	\$240	\$375	\$375	\$375
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$262	\$262	\$262	\$416	\$416	\$416
Elder Index Per Month	\$1,574	\$1,778	\$2,141	\$2,495	\$2,699	\$3,062
Elder Index Per Year	\$18,888	\$21,336	\$25,692	\$29,940	\$32,388	\$36,744

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$14,824	\$22,134

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
Need for Long-Term Care (hours/week)		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6 hrs)	\$7,308	\$27,866	\$30,314	\$34,670	\$38,918	\$41,366	\$45,722
Medium (16 hrs)	\$19,576	\$40,134	\$42,582	\$46,938	\$51,186	\$53,634	\$57,990
High w/ADC (36 hrs)	\$31,968	\$52,526	\$54,974	\$59,330	\$63,578	\$66,026	\$70,382
High w/o ADC (36 hrs)	\$40,860	\$61,418	\$63,866	\$68,222	\$72,470	\$74,918	\$79,274

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Table D-101: The Elder Economic Security Standard Index for Balance of Polk County, 2011

Monthly Expenses for Selected Household Types

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$463	\$606	\$1,183	\$463	\$606	\$1,183
Food	\$242	\$242	\$242	\$446	\$446	\$446
Transportation	\$240	\$240	\$240	\$375	\$375	\$375
Health Care (Good Health)	\$428	\$428	\$428	\$856	\$856	\$856
Miscellaneous	\$275	\$275	\$275	\$428	\$428	\$428
Elder Index Per Month	\$1,648	\$1,791	\$2,368	\$2,568	\$2,711	\$3,288
Elder Index Per Year	\$19,776	\$21,492	\$28,416	\$30,816	\$32,532	\$39,456

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2011 (DHHS)	\$10,890	\$14,710
SSI Payment Maximum 2011	\$8,088	\$12,132
Average County Social Security Benefit 2011	\$14,824	\$22,134

Adding Home- and Community-Based Long-Term Care Costs to the Elder Economic Security Standard Index for Elders in Poor Health							
Annual Expenses							
	LTC Cost Per Year	Elder Economic Security Standard Index plus Cost of Long-Term Care					
		Elder Person (age 65+)			Elder Couple (both age 65+)		
		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Need for Long-Term Care (hours/week)							
Low (6 hrs)	\$7,308	\$28,754	\$30,470	\$37,394	\$39,794	\$41,510	\$48,434
Medium (16 hrs)	\$19,576	\$41,022	\$42,738	\$49,662	\$52,062	\$53,778	\$60,702
High w/ADC (36 hrs)	\$31,968	\$53,414	\$55,130	\$62,054	\$64,454	\$66,170	\$73,094
High w/o ADC (36 hrs)	\$40,860	\$62,306	\$64,022	\$70,946	\$73,346	\$75,062	\$81,986

To reflect the difference between an elder in good health (depicted in table) and in poor health (and therefore being at higher risk of needing LTC), \$139.20 should be added to the monthly totals (\$116 for out-of-pocket medical costs and \$23.20 for miscellaneous costs) resulting in an annual increase in costs of \$1,670.40 (for an elder person).

For information on data sources and assumptions, please refer to Appendix A: Data Sources in the *Elder Economic Security Initiative: Elder Economic Security Standard Index for Iowa*.

Appendix E: Wider Opportunities for Women



Wider Opportunities for Women

Founded in 1964, Wider Opportunities for Women (WOW) has helped girls, women and their families achieve economic security through a series of innovative training and education projects. For more than 45 years, WOW has helped women learn to earn, with programs emphasizing literacy, technical and nontraditional skills, the welfare-to-work transition, career development, and retirement security. WOW opened the first employment resource center for women in the United States, played a leadership role in establishing the concept of 'nontraditional' occupations for women, piloted contextual education for women, and advocated for the passage and implementation of key federal policies to increase educational, training, and employment opportunities for women. WOW's work is grounded in the experience of its local project in Washington, D.C. and that of its partners across the country.

WOW is recognized nationally for its skills training models, technical assistance, and advocacy for women workers. WOW leads the National Women's Workforce Network which is comprised of organizations committed to increasing women and girls access to well-paid work, the Family Economic Security (FES) Project, and the Elder Economic Security Initiative™. For the last several years, a major part of WOW's work has been its Family Economic Security (FES) Project, through which WOW put tools in the hands of community organizations, public agencies, and policy makers to address the needs of low-income families. Through this project, WOW has helped to reframe the national debate on social policies and programs from one that focuses on poverty to one that focuses on what it takes families to make ends meet. WOW partners with key state organizations to develop and implement this project. Today, WOW has partners in 35 states and the District of Columbia. In turn, these partners form or participate in statewide coalitions organized around the concept of self-sufficiency. These programs focus on a range of issues including employment, aging, welfare, tax policy, child advocacy, and women's issues; more than 2,000 organizations are part of this network.

Wider Opportunities for Women • 1001 Connecticut Ave, NW, Ste. 930 • Washington, DC 20036
phone: 202.464.1596 • fax: 202.464.1660 • email: info@WOWonline.org • website: www.WOWonline.org

Appendix F: The Gerontology Institute



Gerontology Institute
Phone: 617-287-7300
Fax: 617-287-2080
www.geront.umb.edu

THE GERONTOLOGY INSTITUTE

John W. McCormack Graduate School of Policy Studies
University of Massachusetts Boston

The Gerontology Institute addresses social and economic issues associated with population aging. The Institute conducts research, analyzes policy issues, and engages in public education. It also encourages the participation of older people in aging services and policy development. In its work with local, state, national, and international organizations, the Institute has five priorities: 1) productive aging, that is, opportunities for older people to play useful social roles; 2) health care for the elderly; 3) long-term care for the elderly; 4) economic security for older adults; and 5) social and demographic research on aging. The Institute pays particular attention to the special needs of low-income and minority elderly.

The Gerontology Institute was created in 1984 by the Massachusetts Legislature. In 2003, the Gerontology Institute became a founding member of the John W. McCormack Graduate School of Policy Studies at the University of Massachusetts Boston. The School brings together two Institutes and several policy-oriented graduate programs to advance their shared educational and public service missions.

Programs housed at the Gerontology Institute include the Pension Action Center, the Social Demography Program, and the Elder Economic Security Standard Project. The Elder Economic Security Standard Project, launched by Ellen A. Bruce and Laura Henze Russell, has developed a reality-based benchmark of elder living costs.

The Institute furthers the University's educational programs in Gerontology. One of these is a multidisciplinary Ph.D. program in Gerontology. Through the Institute, doctoral students have the opportunity to gain experience in research and policy analysis. Another program is a Master of Science in Gerontology that focuses on management issues for working professionals who are looking to upgrade their skills or to advance in new directions within the field.

The Institute also supports undergraduate programs in Gerontology. Foremost among these is the Frank J. Manning Certificate Program in Gerontology, which prepares students for roles in aging services. In addition, the Institute sponsors the Osher Lifelong Learning Institute, (OLLI), a non-credit educational program for adult learners ages 50+.

The Institute publishes the *Journal of Aging & Social Policy*, a scholarly, peer-reviewed quarterly journal with an international perspective. You can obtain information about recent Institute activities by visiting the Gerontology Institute's web pages: www.geront.umb.edu or email gerontology@umb.edu.



Wider
Opportunities
for Women



Wider Opportunities for Women

Building pathways to economic independence for women and girls since 1964.

1001 Connecticut Ave, NW, Suite 930 • Washington, DC 20036
tel 202.464.1596 • fax 202.464.1660 • www.wowonline.org